

## **Compendium for Non-CAT Exams 2016**

### **Business and Economy:**

#### **Kotak Mahindra-ING Vysya merger gets RBI approval**

The merger deal between Kotak Mahindra Bank and ING Vysya Bank has received the Reserve Bank's approval, which would create the country's fourth largest private sector lender.

#### **Farida Khambata is Tata Sons' first woman director**

Tata Sons, promoter of the major operating Tata companies, appointed top-ranked investment strategist Farida Khambata as the first woman independent director in the company's 103-year history.

#### **The minimum size of retail investment**

The minimum size of retail investment should be Rs.10 lakh and each trading lot Rs.5 lakh. These are the most visible points in the fresh proposals floated by the Securities and Exchange Board of India (SEBI) for capital raising by the so-called new age companies. These companies, dealing in e-commerce, start-ups and others, are unable to access domestic capital markets. Only two categories of investors — qualified institutional buyers (QIBs) and non-institutional investors — will be allowed to invest in these companies.

#### **Vizag, Bhimavaram to be developed as sea food export centres**

Government will develop Visakhapatnam and Bhimavaram in Andhra Pradesh as centres of excellence in sea food and aqua exports. The two places would be transformed as best shrimp export centres in the coming 20 years.

#### **Wipro chief Azim Premji conferred CII Award**

Wipro Chairman Azim Premji was conferred an award by industry body CII for his outstanding contribution to the Indian industry and society. "Padma Vibhushan Azim Premji was conferred with the CII President's Award at the CII National Conference and Annual Session 2015,"

#### **TRAI recommends 112 as single emergency number for India**

The telecom regulator has proposed a single number '112' which could be used for all emergency phone calls across the country including for police, fire and ambulance, modelled on the lines of the all-in-one emergency number '911' in the United States.

#### **Flipkart ties up with Dabbawalas**

In a move to strengthen the last mile delivery of goods to consumers, India's leading online retailer Flipkart has partnered with Dabbawalas of Mumbai. According to the company, in the initial stage, they (Dabbawalas) will be a partner to the company's delivery network eKart Logistics. As of now, one union of the Dabbawalas will collect Flipkart marketplace shipment from the delivery hubs and deliver it to the customers while picking their dabbas.

#### **Raju gets 7 years for Rs. 7,000-cr. Fraud**

Former chairman of Satyam Computer Services Ltd. B. Ramalinga Raju and nine others, two of them family members, were sentenced to seven years rigorous imprisonment in the country's largest-ever corporate fraud. The special court imposed a fine of Rs. 5.5 crore each on Raju and his brother Rama Raju, ex-managing director, and about Rs. 50 lakh each on their sibling Suryanarayana Raju and seven others.

#### **Bengal first state to start full e-treasury, says RBI**

The deputy governor of the apex bank, Harun R Khan, has lauded the state government for becoming the first state to integrate its treasuries with the core business solution (CBS) of RBI, called e-Kuber for making e-payments. RBI has set a deadline to integrate treasury operations of all the states by August 2015.

#### **L&T inks MoU with AREVA**

Larsen & Toubro (L&T) has announced signing a memorandum of understanding (MoU) with AREVA of France for co-operation to maximise localisation of the EPR nuclear power plant to be built at Jaitapur, Maharashtra. The MoU with AREVA represents a major step forward for L&T in the field of pressurized water reactor technology.

#### **India may be third biggest economy by 2030: Report**

According to the US Department of Agriculture's latest macroeconomic projections that go out to 2030. The US will just barely remain the global leader, with \$24.8 trillion in annual output the country, worth 25 % of the world economy in 2006 and 23% in 2015, will see its share decline to 20%. China's GDP will grow to more than twice its size, helping the Asian powerhouse to almost entirely close its gap with the US. India, ranked eighth for 2015, will climb past Brazil, the United Kingdom, France, Germany and Japan to take third place in the world ranking.

## **India's GDP growth rate to reach 8% by 2017: World Bank**

The World Bank has predicted a GDP growth rate of 8 per cent for India by 2017 and said that a strong expansion in the country, coupled with favourable oil prices, would accelerate the economic growth in South Asia. In India, GDP growth is expected to accelerate to 7.5 per cent in fiscal year 2015/16. It could reach 8 per cent in FY 2017/18, on the back of significant acceleration of investment growth to 12 per cent during FY 2016-FY 2018

## **India 19th in the list of top 30 merchandise exporters**

India's rank remained unchanged at 19th in 2014 among the top 30 merchandise exporters of the world, while China continues to hold the top slot, according to the WTO report. Similarly, New Delhi's rank as a leading importer too has not changed in 2014 at 12th position. In imports, the US topped the list.

## **India among AIIB's founder-members**

India and many influential western nations are among the 57 founder members of the \$50 billion Asian Infrastructure Investment Bank (AIIB), while the U.S. and Japan stayed away from the China-backed multilateral lender, according to the final list of members released.

## **RBI to launch Rs. 10 coins on centenary of Gandhi's return from SA**

The Reserve Bank will launch Rs. 10 coins to commemorate the centenary of return of Mahatma Gandhi to India from South Africa. "The Government of India has minted the coins which the Reserve Bank of India will shortly put into circulation,".

## **Haldia to become country's first green port**

All-weather port Haldia in West Bengal is set to become the country's first green port soon. Railway engines, trucks and other vehicles there are being run on bio-diesel made at the port. "Emami Group has started manufacturing 3 lakh litres per day of biodiesel at Haldia which is being used in trucks and railway engines. It is the first green port in India where we will use only biodiesel.

## **China Minsheng Investments to invest 15 billion Yuan in solar power plant**

China Minsheng Investments (CMI) will invest 15 billion yuan (\$2.4 billion) in a 2 gigawatt solar power plant in the northwestern region of Ningxia, which the company says will be the largest such plant of its kind in the world. CMI, the largest private investment fund in China, said in an announcement emailed to Reuters that the plant would

take up around 60,000 mu, equivalent to nearly 40 square kilometres.

## **World Bank programme to focus on air quality in India**

A new World Bank administered programme, with an initial total allocation of around \$45 million, will focus on air quality management in five major urban areas in India, China, Egypt, Nigeria and South Africa.

## **Chennai to host Global Mobile App Summit**

The first edition of Global Mobile App Summit & Awards (GMAA) was held at Chennai in May 2015.

## **Govt. allows investing 5 per cent of EPFO corpus in stock markets**

The Central Government has allowed retirement fund body Employees' Provident Fund Organisation (EPFO) to invest 5 per cent of its corpus in exchange traded funds (ETF), which will result into an inflow of around Rs.5,000 crore into the stock markets during this fiscal. Labour Ministry has notified a new investment pattern for the EPFO, which allows the body to invest 5 per cent of its funds into ETFs.

## **India tops China in number of tech venture capital deals**

In a sign of the rising opportunities in India, the country outpaced China in the number of deals struck by venture capital (VC) funds in the first quarter of 2015. India saw 69 deals happening in the first quarter as against China's 66, according to a report by CB Insights, a New York-based firm that tracks VC funding. India saw the most deal growth among Asian countries, at 60% compared to the first quarter of 2014, when the number of deals stood at 43.

## **Future Group's retail business to merge with Bharti Retail, Combine to create one of India's largest retail networks.**

The Board of Directors of Kishore Biyani-owned Future Retail approved the consolidation and realignment of its retail operations with Bharti Retail Ltd. To streamline the operations resulting from the consolidation, the respective boards of directors propose to demerge the retail business of Future Retail to Bharti Retail and to demerge the infrastructure business of Bharti Retail to Future Retail.

## **Gold imports up 19.5 % at \$34.32 bn in 2014-15**

Gold imports surged 19.5 per cent to reach USD 34.32 billion in 2014-15 due to declining prices and easing of restrictions by the Reserve Bank. Imports of the metal were USD 28.7 billion the previous fiscal, 2013-14. Increase in gold imports impacts the country's trade deficit, which has

reached USD 137 billion in 2014-15, and the current account deficit (CAD). The information was provided by the Ministry of Commerce. India is the largest importer of gold, which mainly caters to the demand of the jewellery industry. The Reserve Bank and the government have maintained that the CAD level is comfortable, but the spike in gold imports may spark fresh worries.

### **RBI introduces 'red flag' to clamp down on loan frauds**

With fund diversion by corporates and non-performing assets (NPAs) of banks on the rise, the Reserve Bank of India (RBI) has decided to introduce the concept of a Red Flagged Account (RFA) in a bid to minimise fraud risks.

### **V Kamath appointed as the chief of BRICS Bank; tenure likely to be of five years**

ICICI Bank Chairman KV Kamath chosen as its first chief, the idea looks set to gain purpose and direction from the man credited with changing the face of Indian banking.

### **China becomes world's top crude buyer despite economy stuttering**

China overtook the United States as the world's top importer of crude oil for the first time in April 2015, and its purchases are expected to remain strong despite a slowing economy, with far-reaching consequences for global oil and commodities markets.

### **Google to build biggest campus outside US in Hyderabad**

Google has agreed to set up a campus in Hyderabad, its largest outside the US and first in Asia, involving an investment of Rs 1,000 crore.

### **Kiran Mazumdar-Shaw ranked no. 2 in power list of UK-based Medicine Maker**

Biocon founder and managing director Kiran Mazumdar-Shaw has been ranked one of the most influential executives in the world in the field of medicine by a top UK-based medical publication. Mazumdar-Shaw has been ranked number two on The Medicine Maker Power List of 2015, which is an index of the 100 most influential people across the globe in the field of medicine, an annual list which is compiled by UK-based The Medicine Maker.

### **SBI launches contactless cards**

State Bank of India joined its private sector rivals to launch contactless cards using latest near field technology (NFC) called the SBInTouch cards, these contactless debit and credit cards are more secure and hassle-free to use at merchant outlets or ATMs and use the NFC technology,

which enables users to make payments by waving or tapping the card near the contactless reader instead of swiping or dipping it.

### **RBI relaxes norms for IDF-NBFCs**

In a bid to ensure flow of funds to infrastructure projects, the Reserve Bank of India (RBI), allowed Infrastructure Debt Fund-Non-Banking Financial Companies to invest in public-private partnerships (PPPs) and infrastructure projects which have completed at least one year of satisfactory commercial operation.

### **India ranked 100th on World Economic Forum's human capital index**

India has been placed at a lowly 100th position on the global Human Capital Index, which measures countries on development and deployment of human capital. Finland tops the 124-country list. India is ranked lower than all its BRICS peers and neighbours Sri Lanka, Bhutan and Bangladesh. Countries are ranked on the basis of 46 indicators that track "how well countries are developing and deploying their human capital, focusing on education, skills and employment".

### **Axis Bank to launch 'tap & pay' cards**

Close on the heels of State Bank of India, Axis Bank has said that it will start incorporating NFC technology in credit and debit cards and upgrade 50,000 point of sale terminals to enable acceptance of 'tap and pay' feature.

### **The building of the BRICS bank**

India named veteran banker K.V. Kamath to be the first President of the New Development Bank, popular as the BRICS bank. The focus of this bank will be to invest in infrastructure. In the BRICS bank, the founding members have equal voting rights. The group has also agreed to a \$100 billion currency exchange reserve, which member-countries can tap during balance of payment problems. China, the biggest foreign exchange reserve-holder amongst them, will contribute the major portion of the currency pool. Brazil, India and Russia will contribute \$18 billion each while South Africa will chip in with \$5 billion.

### **PM Modi inaugurates ICICI Bank's first Chinese branch in Shanghai**

To help Indian and Chinese corporates in cross-border businesses, top private sector lender ICICI Bank opened its first branch in China, which was inaugurated by Prime Minister Narendra Modi. Based in Shanghai, China's biggest city and a major global financial hub, the new branch would begin with 17 banking professionals handling different functions including corporate banking, operations, finance and treasury.

## **Developing Asia becomes world's top investor**

For the first time, countries in developing Asia have collectively invested more money abroad than those in the North American and European regions, according to the latest UNCTAD Global Investment Trends Monitor.

## **SBI signs pact with Snapdeal**

India's largest commercial bank the State Bank of India announced its tie up with Snapdeal for funding MSMEs to boost Prime Minister Narendra Modi's Make-in-India initiatives by putting more funds in the hands of the small entrepreneurs enabling them to boost their industries.

SBI announced another partnership in the digital space with Paypal, the open digital payments company, to promote cross-border trade and payments facilitation for SBI and Paypal users in India and overseas. It would help Indian merchants gain a global audience. This would enable Indian exporters to gain access to a global audience.

## **UP emerges as biggest contributor to India's agriculture sector: ASSOCHAM study**

Uttar Pradesh has emerged as biggest contributor to India's agriculture and allied sector as of 2013-14 with a share of about 13%, according to a recent ASSOCHAM study.

## **MUDRA banks partners with 19 regional coordinators to reach small entrepreneurs**

Micro Units Development Refinance Agency (MUDRA) Bank has partnered with 19 state and regional level coordinators to reach those small entrepreneurs who are often cut off from the banking system because of a limited branch presence.

## **No FIPB nod required for M&As in sectors under automatic route**

The Central government has said that Foreign Investment Promotion Board's (FIPB) approval will not be required for merger and acquisitions in sectors, where FDI is allowed under automatic route, a move aimed at further improving the ease of doing business in the country.

## **RBI proposed to introduce PPI for Mass Transit Systems**

The Reserve Bank of India (RBI) proposed to introduce a separate category of semi-closed Prepaid Payment Instruments (PPI) for Mass Transit System (PPI-MTS). The PPI-MTS can be used within the mass transit systems and will have a minimum validity of six months from date of issue.

## **RBI released Draft Guidelines on Net Stable Funding Ratio for Banks**

The Reserve Bank of India has released on its website draft Guidelines on Net Stable Funding Ratio (NSFR) under Basel III Framework on Liquidity Standards for banks. The objective of NSFR is to ensure that banks maintain a stable funding profile in relation to the composition of their assets and off-balance sheet activities.

## **HDFC Bank among top 100 most valuable global brands in 2015**

Private sector lender HDFC Bank is the only Indian entity to find a place among the top 100 most valuable brands globally, along with Apple, Google, Microsoft, IBM and Facebook. HDFC Bank is ranked at 74th position in the BrandZ list compiled by Millward Brown, a global research agency, in association with WPP. As per the report, the bank is the India's most valuable brand with a value of \$ 14 billion.

Apple tops the chart with a brand value of \$ 246.9 billion, followed by Google with \$ 173.6 billion and Microsoft with \$ 115.5 billion.

## **Finance Minister inaugurated New Bank Note Paper Line unit in Hoshangabad, MP**

India will no longer require importing its currency paper from Australia and Japan. Union finance minister Arun Jaitley inaugurated the country's first new pulp line unit for production of bank note paper at Hoshangabad in Madhya Pradesh.

## **Service Tax Rate @ 14% applicable from 1st June**

The government has increased the service tax to 14 per cent from the current 12.36 per cent applicable from 1st June, 2015 in a move that will make eating out in restaurants, insurance and phone bills expensive, among many other things.

## **Banks gearing up to appoint internal ombudsman**

The RBI advised all public sector banks and some private and foreign banks to appoint an internal ombudsman. The RBI suggested that the officer appointed should not have worked in the bank in which he/she is appointed as chief customer service officer (CCSO). At present only 11 banks, including Punjab National Bank, Union Bank, Oriental Bank of Commerce, Indian Overseas Bank, Allahabad Bank, Dena Bank and Corporation Bank, have an internal ombudsman each.

### **RBI cuts repo rate, airs worries**

The Reserve Bank of India cut the policy rate (repo) by 25 basis points, the third time this year, to 7.25 per cent from 7.5 per cent. The repo rate is the rate at which the RBI lends money to banks. The RBI cut rates by 25 basis points each in January and March from a peak of 8 per cent. In the previous policy announcement — the first bimonthly policy for 2015-16 on April 7 — the RBI had maintained status quo in the repo rate at 7.5 per cent, saying that transmission of policy rates to lending rates had not taken place despite weak credit off-take and the frontloading of two rate cuts.

### **India signs pact on automatic exchange of tax information**

India and five other nations have joined a multilateral agreement for automatic exchange of financial information, a move that will help it combat tax evasion and deal with the problem of black money. Australia, Canada, Costa Rica, Indonesia and New Zealand are the other five nations that signed the Multilateral Competent Authority Agreement (MCAA) in Paris for automatic exchange of financial account information. The total number of countries which have agreed to share financial information has now gone up to 60, including Switzerland.

### **Seshasayee becomes Chairman of Infosys**

Infosys Ltd. has announced that the company's board had approved the appointment of R. Seshasayee as Non-Executive Chairman of the Board with immediate effect. K.V. Kamath would step down from his position as Chairman of the Board and as an Independent Director of the Company, consequent to his nomination as President of the BRICS bank, New Development Bank. Mr. Seshasayee has been an Independent Director on the Company's Board since January 2011 and is the chairperson of the Audit Committee.

### **MP first to have wind, solar units with 1,100cr investment**

Madhya Pradesh will be first state in the country where production units of solar panels and wind rotors are being set up with an investment of Rs 1,100 crore. Production is likely to start in the next few years. Wind energy giant Suzlon group is investing Rs 500 crore in its wind rotor plant near Indore. World's largest 750MW solar power plant is being set up in Rewa district of state. The state government is setting up plant in a joint venture with Solar Energy Corporation of India.

### **IREDA awarded Miniratna (Category-1) status by Department of Public Enterprises**

Indian Renewable Energy Development Agency Limited (IREDA) has been awarded the Miniratna (Category -1) status by the Department of Public Enterprises under the Union Ministry of Heavy Industry and Public Enterprises. Grant of status allows IREDA to make capital expenditure on new projects, modernization, purchase of equipment, etc. without Government approval up to 500 crores rupees, or equal to their net worth, whichever is lower.

### **Mauritius regains top slot as source of FDI in India**

Mauritius has regained the position as top source of foreign direct investment (FDI) into India by pushing Singapore to the second slot in 2014-15. Mauritius accounted for about 29 per cent of the country's total FDI inflows last fiscal. In 2013-14, Singapore had replaced Mauritius as the top source of FDI into India. Other nations from where foreign inflows are increasing include Japan, the Netherlands, the US, Germany, France and the UAE during the last financial year.

### **India figures in top 5 emerging economies for highest investment commitments**

According to a World Bank report, India has figured in top five emerging economies for highest investment commitments in private sector, infrastructure sectors - energy, transport and water. India has figured in the list despite a drop in investment commitments of 6.2 billion dollar in 2014. The top five countries with the biggest investment commitments in 2014 are Brazil, Turkey, Peru, Colombia and India. These five countries together attracted 78 billion dollar. It represents 73 percent of the investment commitments in developing world in 2014.

### **Maharashtra to create NBFS to utilise money lying with corporations**

Maharashtra government has decided to create a non-banking financial services (NBFS) institution to use the surplus money lying with the state-run corporations. In Mumbai, about 40,000 crore rupees are lying idle in the bank accounts of these corporations. This money is not being used and the corporations keep getting interest from banks. This way the government will not have to pay high interest rates to banks and the surplus money of corporations will be used to meet urgent needs.

### **ICICI Bank to appoint MK Sharma as non-executive Chairman**

ICICI Bank board has approved the appointment of M K Sharma as the new non-executive Chairman of the Board for a period of 5 years. MK Sharma was formerly the Vice

Chairman of Hindustan Unilever Ltd. Sharma will succeed KV Kamath, who would step down from the Board to take on a bigger role as the first President of New Development Bank, established by the BRICS nations.

### **HDFC Bank has launched Pay Zapp**

HDFC Bank has launched Pay Zapp, a complete digital payment and purchases solution, a one-stop online portal offering customers 'great deals at one place'. Under PayZapp, unlike other wallets, is not a pre-paid wallet. It reflects your account and it reflects your credit card balance.

### **US becomes biggest oil producer in 2014, surpasses Saudi Arabia**

The United States has overtaken Saudi Arabia as the world's biggest oil producer in 2014 while India has recorded the highest growth in energy consumption among major economies. The US produced 15.9 per cent more oil in 2014 at 11.6 million barrels of oil per day to topple Saudi Arabia's 11.5 million bpd production, according to BP Plc's Statistical Review of World Energy released. Russia with 10.8 million bpd oil production was placed third. Chinese growth in consumption slowed to its lowest level since 1998 as its economy rebalances away from energy intensive sectors, though China remained the world's largest growth market for energy. India, however, posted a 7.1 per cent rise in energy consumption, the fastest among major economies and second only to Algeria's 8.4 per cent expansion.

### **RBI issues Draft Framework on Issuance of Rupee linked Bonds Overseas**

The Reserve Bank of India has issued Draft Framework on Issuance of Rupee linked Bonds Overseas. It is intended to permit Indian corporate and International Financial Institutions (IFIs) to issue rupee-linked bonds overseas.

- Indian corporates eligible to raise external commercial borrowings (ECBs) are permitted to issue Rupee linked bonds overseas.
- The corporates which, at present, are permitted to access ECB under the approval route will require prior permission of the RBI to issue such bonds and those coming under the automatic route can do so without prior permission.
- The bonds may be floated in any jurisdiction that is Financial Action Task Force (FATF) compliant.
- The subscription, coupon payments and redemption may be settled in foreign currency. The proceeds of the bonds can be parked as per the extant provisions on parking of ECB proceeds.

- Banks incorporated in India will not have access to these bonds in any manner whatsoever.

### **Utility bills valid proof of address to open account**

Reserve bank of India has allowed postpaid mobile service, piped gas and water supply bills to be submitted as proof of address for opening account with banks or other financial institutions. The RBI said the utility bill which is not more than two months old are deemed to be Officially Valid Documents (OVDs) under simplified measures. Bank account or Post Office savings bank account statement; pension or family pension payment orders (PPOs) issued to retired employees by government departments or PSUs, if they contain the address too will be OVDs. Letter of allotment of accommodation from employer issued by government, regulatory bodies, PSUs, banks, financial institutions and listed companies have also been added to the list of OVDs. Similarly, documents issued by government departments of foreign jurisdictions and letter issued by foreign embassy or Mission in India too are OVDs.

### **RBI allows AIFIs to reverse excess provision on sale of NPAs**

Reserve Bank of India has allowed All-India Term Lending and Refinancing Institutions (AIFIs) such as Exim Bank and NABARD to reverse the excess provision on sale of non-performing assets (NPAs) sold prior to February 26, 2014 to asset reconstruction companies to their profit and loss account. The RBI said that it has now been decided to permit financial institutions to reverse the excess provision, when the sale is for a value higher than the Net book value (NBV), on sale of NPAs sold prior to February 26, 2014 to Securitisation Company (SC) Reconstruction Company (RC) to their profit and loss account. NBV is the value at which an asset is carried on a balance sheet.

### **India secures top-most ratings for financial market norms**

India's financial market regulatory framework got the top-most ratings from the global bodies of banking and capital market regulators, with Reserve Bank of India (RBI) and the Securities and Exchange Board of India (SEBI) being rated better than their peers in China and the U.S. In the latest global 'assessment study' of the regulatory framework for financial market infrastructures across the world, only six countries, including India, have got the highest score of '4' for all eight parameters on a scale of one to four. The other five countries are Australia, Brazil, Hong Kong, Japan and Singapore. The 'Rating Level 4' means that the financial market regulators RBI and SEBI have all regulatory measures "fully in force."

### **RBI allows NRIs to invest in chit funds**

The Reserve Bank has allowed non-resident Indians (NRIs) to invest in chit funds on non-repatriation basis without any ceiling, a move that will encourage flow of capital into the country. However, the subscription to the chit funds should be brought in through normal banking channel, including through an account maintained with a bank in India. Earlier in May 2000, non-residents were barred from investing in a company or firms engaged in the business of chit fund.

### **NCDEX launches gold delivery centre**

NCDEX, a commodity exchange has announced the launch of a new national market for gold, with Chennai as delivery centre. Suresh Devnani, Head-Business, NCDEX, said the first exchange-traded deliverable gold forwards, called 'Gold Now', was an initiative towards encouraging domestic supply of gold by providing an impetus to the gold-recycling industry consisting of 17 refineries in India. Under Gold Now, forward contracts in bullion would be available in 1 kg and 100 gram with daily delivery facility through T+1 and T+2 settlement system.

### **RBI issued final guidelines for 6-year and 13-year Interest Rate Futures**

The Reserve Bank of India (RBI) has issued the final guidelines for the 6-year and 13-year cash settled Interest Rate Futures (IRF) on government securities with residual maturity of 4-8 years and 11-15 years respectively under the Interest Rate Futures (Reserve Bank) (Amendment) Directions, 2015.

### **FDI in services sector grows by 46% in 2014-15, reaches \$ 3.2 bn**

With the government taking steps to improve ease of doing business and attracting investments, FDI inflows into the services sector grew by over 46 per cent to 3.25 billion dollars in 2014-15. The services sector, which includes banking, insurance, outsourcing, R&D, courier and technology testing, had received foreign direct investment worth 2.22 billion dollar in 2013-14. However, the total foreign inflow in 2014-15 in the services sector was low as compared to 2012-13 when it was 4.83 billion dollar, according to the Department of Industrial Policy and Promotion (DIPP) data. In step with the growth in FDI in important sectors like services, overall foreign inflows in the country too rose by 27 per cent to 30.93 billion dollar during the previous fiscal. The amount was 24.29 billion dollar in 2013-14.

### **Hannover Re to offer reinsurance cover for Pradhan Mantri Suraksha Bima Yojana**

Hannover Re, the world's third largest reinsurer, has decided to offer reinsurance cover for the Pradhan Mantri Suraksha Bima Yojana (PMSBY) to encourage insurance companies to participate in the scheme. The global reinsurer is in talks with several Indian insurers for this purpose, Ankur Nijhawan, Managing Director, Hannover Re Risk Management Services India. Having a reinsurance cover will encourage more Indian insurance companies to participate in the PMSBY scheme and improve its penetration in India. Currently, public sector general insurers are taking the lead and promoting PMSBY in big way in association with banks. PMSBY offers a renewable one year accidental death-cum-disability cover of ₹2 lakh (₹1 lakh for partial permanent disability) to all savings bank account-holders in the age group of 18 to 70 years for a premium of ₹12 a year per subscriber. This scheme is currently delivered through banks, including regional rural banks and co-operative banks.

### **Basel III compliance: BIS pat for RBI**

The Bank for International Settlements, the apex bank for all central banks, has complimented the Indian banking authorities for their substantial reforms and alignment with the Basel framework. According to BIS' Regulatory Consistency Assessment Programme (RCAP), this evaluates a country's readiness for Basel III norms. The risk-based capital requirements issued in July 2014 are assessed as compliant with the minimum Basel capital standards. All 14 components of the Basel framework included in the assessment have been assessed as compliant. The 14 parameters include scope of application, transitional arrangements, definition of capital, various approaches to quantify risk capital (credit, market and operational risks), securitisation framework, capital buffers (conservation and countercyclical), supervisory review process, legal and regulatory framework for the supervisory review process and for taking supervisory actions besides disclosure requirements.

### **Aadhaar will help do away with sending I-T verification form after e-filing**

If you have given your Aadhaar number while filing your income tax returns, then you don't need to submit the Income Tax Return – Verification (ITR V) form. The Central Board of Direct Taxes (CBDT) Chairperson Anita Kapur said that Aadhaar record has the entire biometric including signature, so verification can be done on the basis of the unique identity number and filing will be completed. At present, digital signature is a must for filing corporate tax returns, but not for individual income tax payer. Such electronic signature can be procured from the Government

agency and it has a validity of 2-3 years. This is one of the main reasons why individuals prefer to dispatch ITR V by speedpost or courier.

### **PM Narendra Modi's 'Housing for All by 2022' scheme gets government nod**

The Cabinet gave its approval to the 'Housing for All by 2022' scheme being pushed by Prime Minister Narendra Modi to provide housing to urban poor. The scheme envisages rehabilitation of slum dwellers with participation of private developers, promotion of affordable housing for weaker section through credit-linked subsidy, affordable housing in partnership with public and private sectors, and subsidy for beneficiary-led individual house construction or enhancement. The new scheme will cover the entire urban India consisting of 4,041 statutory towns with an initial focus on 500 Class I cities and it will be implemented in three phases. In the first phase (April 2015-March 2017) 100 cities will be covered. In the second phase (April 2017-March 2019) another 200 cities will be covered and all the remaining cities will be covered in the third phase (April 2019-March 2022). According to the government, two crore houses need to be built till 2022.

### **CCEA approves inclusion of Uttarakhand, Jharkhand and Chhattisgarh in National Dairy Plan- I**

The Cabinet Committee on Economic Affairs (CCEA) has approved inclusion of Uttarakhand, Jharkhand and Chhattisgarh in the list of States to be covered under the National Dairy Plan- I (NDP-I). It also extended the implementation period for two years up to 2018-19 to achieve key outputs of National Dairy Plan- I. NDP-I was approved for implementation in 14 milk potential States by National Dairy Development Board (NDDB) with a total outlay of 2242 crore rupees for a period of six years from 2011-12 to 2016-17. NDP I is now being implemented in 15 States. They are Andhra Pradesh, Bihar, Gujarat, Haryana, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Punjab, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh and West Bengal.

### **SBI launches net based forex transactions platform 'eforex'**

State Bank of India has launched "SBI eforex", an internet-based platform that enables customers to book their foreign exchange transactions online. This platform will facilitate the customers of the bank to obtain forex rates without having to physically visit the branch. It offers customers the facility to customize and set their own limits for deal size, daily transaction limits etc. Details of all deals done are made available to the users on a real-time basis. e-forex is SBI's second forex technology initiative in the last two months after the launch of SBI "Fx Out", which enables

sending of foreign currency remittances from any of its branches in India.

### **HDFC Bank launches 10-second personal loan disbursement scheme**

Country's second-largest private sector lender, HDFC Bank has launched a 10-second paperless instant loan plan for its existing customers. HDFC Bank will now disburse personal loans to its customers in just 10 seconds. With this product, existing customers will have a pre-approved loan amount available to them 24x7. The entire process of availing the loan is completely paperless, and users can simply log into their bank account via net-banking or mobile banking and avail of this loan at a click. The loan is completely hassle-free and transparent. Users will no longer have to wait for disbursement of funds, particularly in medical or other types of emergencies. The 10-second loan is another offering under HDFC Bank's digital banking platform GoDigital. Under the platform, the bank had launched PayZapp application to cater to e-commerce space.

### **Govt plans gold bonds to curb demand**

Investors will soon be able to buy gold, albeit in the paper form, that will come with a sovereign guarantee, and earn interest on it as well. After announcing a gold monetization scheme, the government has released the draft outline for the sovereign gold bonds (SGBs) scheme, which would offer interest rates in terms of grams of gold. The bonds will be issued in denominations of two, five and 10 grams of gold or other denominations with a minimum tenor of five-seven years. The rate of interest will be linked to the international rate for gold borrowing, but would have 2% as the indicative lower limit. On maturity, the investor will receive an amount which is equivalent to the face value of the gold prevailing at the time in rupee terms. SGBs will be restricted to resident Indians with an annual cap of 500 grams per person. Banks, non-banking financial companies (NBFCs) and post offices will be able to collect money and redeem bonds on behalf of the government.

### **New 30-year govt bond will act as a benchmark for pricing debt**

The issuance of a new 30-year government bond (G-Sec) by the Reserve Bank of India will fix structural issues for Indian issuers, especially those undertaking infrastructure projects and needing long-term funding, according to India Ratings and Research (Ind-Ra). The government will be raising ₹3,000 crore through the auction of a new 30-year G-Sec. Besides, it will also auction three G-Secs of eight, 10 and 18 years maturity to raise ₹12,000 crore. Pointing out that issuance of 30-year G-Sec is a step in the right direction for the development of the corporate bond market



in India, Ind-Ra said lack of a benchmark has often been sighted as a shortcoming, which prevents Indian institutions from raising the much-required long-term funding from capital markets..

### **India slips to 61st place on Swiss money list**

India has moved down to 61st place in terms of foreigners' money in Swiss banks and it now accounts for a meagre 0.123 per cent of the total global wealth worth USD 1.6 trillion in Switzerland's banking system. While the UK and the US have retained their top two positions with the largest shares of the foreign clients' money with Swiss banks, Pakistan has inched up to 73rd place. Interestingly, just two big banks — UBS and Credit Suisse — account for nearly two-third of the total money kept by foreigners in Swiss banks, while their share in case of Indians is even higher at about 82 per cent. As per the latest data released by Switzerland's central banking authority SNB (Swiss National Bank), Indians' money in Swiss banks declined by over 10 per cent to about 1.8 billion Swiss francs (USD 1.98 billion or Rs. 12,615 crore) in 2014. This accounts for just 0.123 per cent of the total funds kept in the Swiss banks by people from across the world. In the top-ten, the UK and the US are followed by West Indies, Guernsey, Germany, Bahamas, Luxembourg, France, Jersey and Hong Kong. The UK alone accounts for 22 per cent of total global funds in Swiss banks.

### **Govt to launch 1st One-Stop Crisis Centre under Nirbhaya Fund in Chhattisgarh**

The first One-Stop Crisis Centre for women in distress out of the proposed 660 is set to be inaugurated in Chhattisgarh later this month under the Nirbhaya Fund. A Women and Child development ministry's initiative, the Centre would act as a one-stop facility to provide all kinds of aid to women in distress including medical help, counselling, legal and police assistance, while ensuring anonymity of the victim. The Centre will be mandated to provide legal, medical and psychological assistance to distressed women.

### **Govt moots tax sops for card payments**

To reduce cash transactions in the country, the Centre proposed income tax benefits for those making payments through credit or debit cards and doing away with transaction charges on purchase of petrol, gas and rail tickets through card-based online transactions.

In a draft paper on moving towards a cashless economy and reducing tax avoidance, the government also proposed making it mandatory to settle transactions worth more than Rs 1 lakh through electronic mode. The paper, posted on mygov.in, is open to public feedback and comments till June 29.

### **ICICI Bank ties up with Alibaba to provide easy finance to SMEs**

In order to tap into the booming e-commerce market in India, ICICI Bank, the country's largest private sector lender, has tied up with Chinese e-commerce giant Alibaba to provide easier trade finance to small and medium enterprises (SMEs) in the country.

With this collaboration, Indian entrepreneurs who are members of Alibaba.com will get quick access to business services from ICICI Bank, including business loans, cash management solutions, foreign exchange transactions, bank guarantees and cross-border remittances, in addition to privileges and discounts.

### **SoftBank teams up with Bharti, Foxconn in \$20-b solar venture**

Japan's SoftBank is set to tap opportunities in the renewable energy sector. SoftBank announced a joint venture with Sunil Bharti Mittal's Bharti Enterprises and Taiwanese manufacturing major Foxconn Technology Group for solar power projects. The total investment of the joint venture is set at \$20 billion and will aim to set up 20,000 MW of projects over the next 10 years. The venture, called SBG Cleantech Ltd, will mark Bharti's entry into the renewable energy space.

### **Rs. 1-lakh cr to be disbursed under MUDRA for micro-entrepreneurs**

To promote very small businesses, the Centre aims to facilitate credit up to Rs. 1 lakh crore under the MUDRA scheme in the current fiscal. It was proposed that for the current fiscal, the target under 'Shishu' category would be Rs. 40,000 crore, for 'Kishor' Rs. 35,000 crore, and 'Tarun' Rs. 25,000 crore.

The Centre has already made it clear that it would facilitate more credit to the first category as it promotes not only self entrepreneurship but also more employment opportunities.

Under the new scheme, there are three categories of loans — 'Shishu' (loan up to Rs. 50,000) 'Kishor' (loan above Rs. 50,000 up to Rs. 5 lakh) and 'Tarun' (above Rs. 5 lakh up to Rs. 10 lakh) that will be disbursed by the banks. The amount will be refinanced through the new scheme which is being implemented by a subsidiary of SIDBI.

## **SBI Capital Markets appoints Praveen Gupta as MD and CEO**

SBI Capital Markets, the merchant banking arm of State Bank of India, has appointed Praveen Gupta as the Managing Director and Chief Executive Officer. Gupta replaces Rajnish Kumar, who has been elevated as Managing Director - Compliance and Risk, State Bank of India.

## **India among top 10 FDI recipients**

After 2008, for the first time, India again broke in to the top 10 recipients of foreign direct investment (FDI) during 2014, the UNCTAD said in its World Investment Report 2015. India jumped to the ninth rank in 2014 with a 22 per cent rise in FDI inflows to \$34 billion. India was at the 15th position in the previous two years.

India, however, is the only BRIC (Brazil, Russia, India and China) country that hasn't yet crossed the \$50 billion-a-year FDI mark.

China became the largest recipient of FDI in 2014 with \$129 billion inflows, followed by Hong Kong (China) that received \$103 billion and the U.S. with \$92 billion. At 39 per cent, Hong Kong saw the biggest surge in inflows during the year.

Among the top 10 FDI recipients in the world, half are developing economies - Brazil, China, Hong Kong (China), India and Singapore.

## **Five banks to lead NTPC's debut masala bond offering**

Barclays, Citigroup, Deutsche Bank, HSBC and SBI Capital Markets are being tipped to lead NTPC's debut issuance of offshore rupee-linked bonds.

NTPC, the country's largest power company, is among a handful of Indian companies waiting to raise funds through this new market once the Reserve Bank of India finalises guidelines on such issues.

The offshore notes, also called masala bonds, will be issued under India's external commercial borrowing guidelines.

## **EPFO makes UAN mandatory for all employers under its purview**

Retirement fund body EPFO notified an order to make Universal Account Number (UAN) mandatory for all employers covered under the Employees Provident Funds and Miscellaneous Provisions Act 1952.

## **BRICS bank to start by April, 2016**

New Development Bank (NDB), also known as the BRICS Bank, is expected commence operations and start financing projects by April 2016, said its first President K.V. Kamath at the CII National Council Meeting. The bank would introduce capital market products and would be open for equity infusion.

## **RBI allowed Banks to borrow from global institutions**

The Reserve Bank of India had decided to allow banks to borrow from global multilateral financial institutions for general banking business. They can do so without seeking the central bank's approval. The objective is to make the funding process easier.

## **India ranked best for investment according to BPI (Baseline Profitability Index)**

A ranking of destinations for attractiveness to foreign investors has placed India at the top among 110 countries. China has secured the 65th position and the U.S. is at the 50th. In the 2014 index, India was at the sixth position and Hong Kong was number one.

## **India's foreign exchange reserves crosses \$355 billion for the first time**

India's foreign exchange reserves have crossed \$355 billion for the first time, Reserve Bank of India data showed.

According to RBI data foreign currency assets raised \$1.136 billion to \$330.717 billion. Foreign currency assets constitute the bulk of the reserves and reflect the change in the value of reserves held in other global currencies, including the euro, pound and yen due to exchange rate movements. Gold reserves remained unchanged at \$19.340 billion.

## **Exim Bank lends \$268 million to Tanzania to extend water pipeline**

Export-Import (Exim) Bank has extended a line of credit of \$268.35 million to Tanzania for financing extension of Lake Victoria pipeline. With this agreement, Exim Bank has now in place 198 LOCs, covering 63 countries in Africa, Asia, Latin America, Europe, Oceania and the CIS, with credit commitments of over \$12.10 billion, available for financing exports from India.

## **India, Thailand to sign double taxation treaty**

India and Thailand will sign a double taxation treaty and a MoU for setting up an Ayurveda Chair in one of the Thai Universities during the three-day visit of External Affairs Minister Sushma Swaraj.

### **India is the second biggest partner in new Asian bank**

Beijing will be by far the largest shareholder at about 30 percent, the articles of association posted on the website of China's finance ministry showed. India is the second biggest at 8.4 percent with Russia third on 6.5 percent. Among non-Asian participants, Germany is the largest shareholder with 4.5 percent, followed by France with 3.4 percent and Brazil on 3.2 percent.

Countries from five continents formally signed up to the China-led Asian Infrastructure Investment Bank at a ceremony, as Beijing steps up its global diplomatic and economic role. Australia was the first country to sign the articles of association creating the AIIB's legal framework in the Great Hall of the People, followed by 49 other founding members.

### **United Bank tops list with highest bad loans among PSU lenders**

United Bank of India has topped the list of public sector lenders with maximum bad loans including restructured assets as a percentage of total advances.

### **Debt crisis: Greece closes its banks, limits ATM cash withdrawal**

Greece closed its banks and imposed capital controls to check the growing strains on its crippled financial system, in a move that brought the prospect of being forced out of the euro into plain sight. After bailout talks between the Left-wing government and foreign lenders broke down at the weekend, the European Central Bank froze vital funding support to Greece's banks, leaving Athens with little choice but to shut down the system to keep the banks from collapsing.

### **Paytm wins title sponsorship rights for BCCI matches**

Paytm, acquired the title sponsorship rights for India's domestic and international cricket matches at home for a period of four years with a bid price of Rs 203.28 crore. The decision to award the rights to One97 Communications till 2019 was taken at the BCCI's marketing committee meeting. From now on, the domestic Ranji competition will be known as the 'Paytm Ranji Trophy'.

### **Kotak launches mobile banking app for 'un-banked' regions**

Seeking to provide mobile banking services to customers in the remotest of regions, Kotak Mahindra Bank (KMB) launched a mobile banking app 'Kotak Bharat' which requires no internet connectivity.

The 'inclusive digital banking' app is primarily targeted to benefit customers in the under-banked and un-banked regions, who can access its services in their preferred language. It is currently available in Hindi and English.

### **HDFC Bank's new initiative**

HDFC Bank has launched 'Dhanchayat', an educational film to raise awareness on the dangers of borrowing money from unorganised sources. This film has been launched under the aegis of Swachh Banking, the bank's corporate social responsibility (CSR) initiative. As part of Swachh Banking, HDFC Bank-branded Dhanchayat video vans will travel across the country covering thousands of villages. Through the film, the bank will showcase to the rural population the importance of transparency in dealings as also the dignity and self-respect of the individual in the borrowing process.

### **Navayuga Engineering to develop two eastern ports**

The competition among the private players in the eastern ports is becoming intense with Navayuga Engineering Co. Ltd. (NECL) planning to develop two more ports and expand the existing one at Krishnapatnam, near Nellore. NECL, the promoters of Krishnapatnam Port, is in the process of developing ports at Machilipatnam in Andhra Pradesh and Astaranga in Puri district at a cost of Rs.12,000 crore. JSW announced its plan to invest Rs.2,238 crore in Odisha Port.

### **Google offers paid apps on Play Store for Rs.10**

Technology giant Google will make paid apps available for as low as Rs.10 through its app store, Google Play to help expand the paid apps user base in India.

### **India to produce at least dozen billionaires among start-ups by 2020, says Assocham**

India is expected to produce at least a score of billionaires and many times millionaires among the start-ups in the next five years with e-commerce, financial services and other technology driven fields generating the maximum interest, an Assocham study on start-ups has pointed out. "India will be among the top Asian start-ups along with China and South-east countries. However, the structural problems in China are likely to create road blocks for the start-ups there and there is no such issue confronts the Indian start-ups," It said the maximum of value creation is expected in the fledgling e-commerce, music-entertainment, payment gate-ways and city transport aggregators such as radio taxis.

## **RINL, NTPC mull joint venture to set up greenfield power plant**

Rashtriya Ispat Nigam Limited, the corporate entity of Visakhapatnam Steel Plant, and NTPC have decided in principle to form a joint venture to set up a Greenfield coal-fired power plant. "The discussions are in progress. We are yet to work out nitty-gritty of our understanding though both the companies are in agreement that it is mutually beneficial." RINL is keen on establishing below 1,000 MW plant with supercritical technology on its premises at Ukkunagaram by allotting around 400 acres to meet its future power requirement. RINL, a Navratna company, owns 25,000 acres. NTPC, which has 2,000 MW Simhadri Super Thermal Power Plant at Parawada, near VSP and is establishing 4,000 MW plant with an investment of Rs.24,000 crore at Pudimadaka.

## **Central registry to store records of a customer to be established this month**

You soon won't need to endure the 'know your customer' (KYC) rigmarole at the start of every relationship with a financial intermediary as long as the verification has been completed once. Your record will be stored in a central registry that's going to be established this month. The finance ministry has notified rules for the entity, which is expected to be functional very soon, cutting down on paperwork and red tape in financial transactions. "Banks, insurance companies, stock market intermediaries would all be covered by this," a senior finance ministry official told ET. The process starts with the customer furnishing KYC details to a bank, for instance.

## **Only 15% households use LPG in rural India: NSSO**

More than two decades ago, nearly two-thirds of rural and 16% of urban households used kerosene as their main lighting source. By 2012, this dependency came down substantially and the proportion of households using electricity for lighting shot up, according to a report by NSSO. However, for cooking, a large proportion of rural households continued to use traditional fuels during the period while urban areas registered a substantial increase in the use of LPG.

## **SoftBank invests Rs 630 crore in OYO Rooms**

Japanese conglomerate SoftBank has picked online aggregator of budget hotels OYO Rooms for its latest investment in India, by leading a Rs 630-crore (\$100-million) funding round in the Gurgaon-based company. Existing investors Lightspeed Venture Partners, Sequoia Capital India and Greenoaks Capital also participated in this investment round that is designed to help OYO establish a lead over rivals such as Tiger Global-backed Zo Rooms.

## **HDFC bank launches Dhanchayat**

HDFC Bank Ltd. launched 'Dhanchayat' an educational film to raise awareness on the dangers of borrowing money from unorganised sources. This film has been launched under the aegis of Swachh Banking, the Bank's CSR initiative for rural India.

As part of Swachh Banking, which aims to raise awareness about clean and convenient banking, HDFC Bank-branded Dhanchayat video vans will travel across East, West, South, North and Central India, covering thousands of villages across the country. Through the film, the bank will showcase to the rural population the importance of transparency in dealings as also the dignity and self-respect of the individual in the borrowing process.

## **UTI Mutual Fund crosses Rs 1-trillion mark**

UTI Mutual Fund, the country's oldest fund house, has attained an asset base of over Rs one lakh crore with about one crore investor accounts and is now targetting leadership positions across various segments.

UTI Asset Management Company's Managing Director Leo Puri said that besides expanding its presence to smaller cities, the fund house is also looking to bolster its offerings in terms of pension and offshore market products.

UTI AMC was carved out of the erstwhile Unit Trust of India as a mutual fund in February 2003 and is promoted by the four of the largest public sector financial institutions as sponsors — SBI, LIC, Bank of Baroda and Punjab National Bank.

## **RBI's third bi-monthly monetary policy statement by Raghuram Rajan**

Raghuram Rajan, the Governor of the Reserve Bank of India (RBI) on 4 August 2015 presented the 3rd Bi-monthly Monetary Policy Statement for 2015-15.

On the basis of an assessment of the current and evolving macroeconomic situation, it has been decided to keep the policy repo rate under the liquidity adjustment facility (LAF) unchanged at 7.25%, the cash reserve ratio (CRR) of scheduled banks unchanged at 4% of net demand and time liability (NDTL), continue to provide liquidity under overnight repos at 0.25% of bank-wise NDTL at the LAF repo rate and liquidity under 14-day term repos as well as longer term repos of up to 0.75% of NDTL of the banking system through auctions.

Consequently, the reverse repo rate under the LAF will remain unchanged at 6.25%, and the marginal standing facility (MSF) rate and the Bank Rate at 8.25%.

### **IDFC Bank to start lending services from October 1**

With the demerger of financial undertaking from IDFC Ltd, IDFC Bank will kick-start its lending operations from October 1, 2015. RBI had granted license to IDFC Bank on July 23, 2015.

The new bank plans to start operations with an initial loan book of around Rs 55,000 crore and with 20 branches.

### **Murugappa Group to form new Joint venture with Japan-based Organo**

Diversified Murugappa Group firm Polutech Ltd will form a joint venture (JV) with Japan-based Organo Group for providing water treatment services in the industrial sector.

### **ILO and FICCI signed a pact to boost MSME productivity**

The International Labour Organisation (ILO) and FICCI signed a memorandum of understanding (MoU) to impart training to MSMEs to make them competitive and boost productivity.

In line with the objective of Sustaining Competitive and Responsible Enterprises (SCORE), ILO is entrusted with building capacity of FICCI in three phases to enable the industry body to effectively coordinate and manage SCORE training services.

SCORE is meant to help micro, small and medium enterprises (MSMEs) to train and empower workers and employees and create a win-win situation.

SCORE is supported by the Swiss Secretariat for Economic Affairs and the Norway Agency for Development Cooperation. SCORE is currently operational in eight countries, including India.

### **Banks can shift; merge urban, semi-urban branches without approval: RBI**

The Reserve Bank of India (RBI) notified that banks can shift, merge or close urban and semi-urban branches without its approval. This is to allow greater operational freedom. Rural branches outside the block can also be shifted without prior approval of RBI.

In a notification, RBI said shifting, merger, or closure of any rural or sole semi urban branch would require approval of the District Consultative Committee/District Level Review Committee. While doing these activities, banks have to ensure that banking needs continue to be met through either satellite offices/mobile vans or through business correspondents.

### **EPFO makes stock market debut through SBI MF**

In a historic move, the Employees Provident Fund Organisation (EPFO) has commenced investing into Indian stock markets, a move aimed at generating inflation-beating returns in the long term.

EPFO has chosen two index-linked exchange traded fund schemes — SBI Nifty ETF and SBI Sensex ETF to invest its funds. About 75 per cent of the investment will be done through the former and 25 per cent through the latter. SBI Mutual Fund is sponsored by India's largest lender, State Bank of India, sole manager of EPFO's corpus thus far.

### **LIC is market leader in Bahrain, No 3 in the UAE**

India's top life insurer, Life Insurance Corporation (LIC) has emerged as the market leader in Bahrain, part of the Gulf Cooperation Council (GCC). It has also emerged as the third largest player in the UAE with a strong presence in cities like Dubai.

India's top life insurer operates in five GCC countries — Bahrain, UAE, Oman, Qatar and Kuwait.

### **Central Board of Direct Taxes (CBDT) signed first Advance Pricing Agreements (APAs) with 'Rollback' provision.**

The Central Board of Direct Taxes (CBDT) for the first time has entered into an Advance Pricing Agreements (APAs) with 'Rollback' provision with the two US MNCs.

APAs settle transfer prices and the methods of setting prices of international transactions in advance. The government is committed to conclude a large number of APAs to foster an environment of tax cooperation and certainty.

CBDT has so far signed 14 APAs of which 13 are unilateral APAs and one is a bilateral APA. The 14 APAs signed relate to various sectors like telecommunication, oil exploration, pharmaceuticals, finance/banking, software development services and ITes (BPOs).

### **US President Barack Obama to host nuclear security summit in March-April, 2016**

US President Barack Obama would host the fourth and final nuclear security summit in March- April next year which is expected to be attended by a galaxy of world leaders, including Prime Minister Narendra Modi. The two-day summit from March 31 and April 1 will continue discussion on the evolving threat and highlight steps that can be taken together to minimise the use of highly- enriched uranium, secure vulnerable materials, counter nuclear smuggling and deter, detect.

### **Govt raises import duty on base metal items by 2.5%**

The government has increased the import duty on base metal items made of iron, steel, copper, nickel and aluminum by 2.5 percentage points, drawing praise from domestic producers but annoying end users such as engineering exporters. The move is aimed at checking cheap shipments from China, South Korea and Japan. The hike in import duty would be effective immediately.

### **Jethabhai Patel re-elected as Amul Chairman**

Dairy major Gujarat Cooperative Milk Marketing Federation, which sells milk products under the Amul brand, today re-elected Jethabhai Patel as its chairman.

### **Azim Premji, Shiv Nadar among world's 20 richest tech czars: Forbes**

Wipro chairman Azim Premji and HCL founder Shiv Nadar are the only two Indian tycoons in the top 20 richest people in the world of technology, according to an inaugural list by Forbes that has been topped by Microsoft co-founder Bill Gates. Premji is ranked 13th on Forbes' first ever list of '100 Richest People In Tech', followed by Nadar on the 14th spot.

### **IRDAI allows banks to tie up with nine insurers**

The Insurance Regulatory and Development Authority of India (IRDA) has allowed banks to tie up with a maximum of nine insurers from three segments — life, non-life and standalone health insurers — as part of the new bancassurance guidelines. While such a tie-up will not be mandatory on the banks and it has been left to them to take a call on the number of tie-ups, Irdai is likely to notify the new guidelines on the bancassurance norm shortly.

### **Microsoft and AP Government to work together for Low cost net connectivity**

Microsoft will be working with Andhra Pradesh Government on TV White Spaces Project— a technology that uses unused TV spectrum to deliver low-cost Internet connectivity to users. Anil Bhansali, MD, Microsoft India R&D and Prashant Shukla, national technology officer called on chief minister Chandrababu Naidu to discuss the initiative. Microsoft, department of telecom, department of electronics and IT, and Education and Research Network (ERNET) are working with the AP government on low-cost broadband internet connectivity to four educational institutions in the district of Srikakulam which had no internet connectivity earlier.

### **Axis Bank launches multi-currency contactless card with Visa**

Axis Bank BSE -1.53 % will upgrade close to about one-fourth, or 50,000, of its point of sale (PoS) machines so that they can accept debit and credit card payments from contactless cards. On 12<sup>th</sup> August, 2015, the bank launched contactless multi-currency forex cards in partnership with Visa -the payments gateway company. Axis Bank would be the first bank to issue multi-currency contactless cards or 'tap and pay' cards which can be loaded in 15 currencies such as Swiss Franc and Hong Kong dollar besides the three main currencies -US dollar, Euro and British Pound. Axis Bank has also launched contactless debit and credit cards for its premium customers.

### **Housing.com acquires HomeBuy360**

To rapidly expand its portfolio and reach, property portal Housing.com has acquired HomeBuy360 (HB360), a cloud-based sales life cycle management platform that connects developers, agents and buyers, for \$2 million. This is the second acquisition made by the company in 2015, after it bought Indian Real Estate Forum (IREF).

### **Greenko agrees to sell India assets to the Government of Singapore Investment Corporation (GIC) of Singapore for Rs. 1,600 cr**

Hyderabad-based, Renewable energy company Greenko has agreed to sell its India assets to GIC, the sovereign wealth fund of Singapore, for £162.8 million (about Rs. 1,600 crore). In an announcement, Greenko said it has signed a non-binding deal with GIC for the sale of all its shares in Greenko Mauritius. The move will result in the sale of the company's trading activities and assets, which comprise the development, ownership and operation of clean energy projects in India.

### **Hero Cycles acquires majority stake in UK's Avocet Sports**

Hero Cycles, the world's largest cycle manufacturer by volume, announced its acquisition of majority stake in the UK-based cycle distributor, Avocet Sports Limited, to mark its entry into the high-value cycle market in Europe. Avocet is one of the top three distributors of bicycles, e-bikes, bicycle parts and accessories in the UK. The company has existing retail relationships with leading retailers such as Tesco, Halfords, ASDA, Shop Direct, Amazon, etc. Avocet, based in Manchester, has over 20 years of experience serving the cycling industry, which ensures that every bike in its portfolio is perfectly equipped to fulfil its customers' needs.

### **BSE sets up new system for reporting suspicious trades**

To check money laundering through stock markets, top stock exchange BSE has asked its members to report on a monthly basis details of the STRs (Suspicious Transaction Reports) submitted to the government's Financial Intelligence Unit (FIU). Asking the members to ensure compliance at the earliest, the exchange said in a circular that the trading members are required to submit the data through a specific FIU-STR module of the online gateway BSE Electronic Filing System (BEFS). The members have been asked to provide details of their registration with the FIU, as also the information about the principal officer and the designated directors for the PMLA (Prevention of Money Laundering Act) compliance.

### **ICICI Bank launches digital locker**

ICICI Bank launched the first of its kind fully automated digital locker, which would be available to customers even on weekends and post banking hours. Named 'Smart Vault', the locker is equipped with multi-layer security system, including biometric and PIN authentication and debit cards, among others. Customers can access it without any intervention by the branch staff. The 'Smart Vault' is an example of 'Make In India' programme as it has been designed and manufactured by Indian partners. The vault uses robotic technology to access the lockers from the safe vault and enables customers to access their lockers at any time of their preference.

### **SBI launches mobile wallet app 'Buddy'**

State Bank of India also launched SBI Foundation, which will be the implementing agency for corporate social responsibility (CSR) activities of the lender. Country's largest lender State Bank of India launched a mobile wallet app, SBI Buddy, in collaboration with Accenture and MasterCard. The service will be available to existing as well as non-SBI customers. The mobile wallet app can be used to send money to new and registered customers, book for movies, flights, hotels as well as for shopping. It also has features like reminders to settle dues, recharge and pay bills instantly. The app is available on Google Play Store, at present, and soon will be launched on Apple App Store.

### **Reserve Bank of India granted 'in-principle' approval to 11 applicants to start a payments bank**

Paving the way for revolutionizing cashless payments services in the country, the Reserve Bank of India on 19<sup>th</sup> August, 2015 granted payment bank licences to 11 firms. This includes telecom companies Vodafone and Airtel; non-banking financial company Cholamandalam Distribution Services Ltd; large conglomerates Reliance Industries and Aditya Birla Nuvo; and individuals Vijay Shekhar Sharma,

founder of Paytm, and Dilip Shanghvi, Managing Director of Sun Pharmaceuticals. The Department of Posts, Fino Paytech, Tech Mahindra and National Securities Depository Ltd also made the cut. Of the 41 entities that applied for a licence, the prominent names that did not make it in this round include Future Group Founder Kishore Biyani, Videocon d2h and MG George Muthoot. Payments banks differ from conventional banks as they are not allowed to lend to customers or issue credit cards. They can, however, accept deposits of up to ₹1 lakh and can offer current and savings account deposits. They can also issue debit cards and offer internet banking.

### **IDBI appoints Kishor Kharat as new MD and CEO**

Kishor Piraji Kharat took charge as managing director & chief executive officer of IDBI Bank Ltd on 14 August. Karat was executive director of Union Bank of India before taking up the current assignment. He had spent 30 years at Bank of Baroda before joining Union Bank of India.

### **LIC launches maiden unit linked insurance plan (ULIP)**

State-run Life Insurance Corporation of India (LIC) has launched its maiden ULIP (unit-linked insurance plan) product across the country on 19<sup>th</sup> August. Endowment Plus, a unit-linked insurance plan (ULIP), will offer investment-cum-insurance during the term policy and provide due benefit of risk cover and benefits of investment markets. Policyholders will have options to choose from any of the four funds - bond fund, secured fund, balance fund and growth fund - and added conveniences of switching between these funds, he added.

### **SEBI-FMC merger set to be formalized on September 28, 2015**

The much-anticipated merger of the Forward Markets Commission with SEBI is set to get formalised from September 28. The government will soon issue a notification in this regard for market participants, including exchanges, intermediaries and members to prepare for the transition, said sources in the government department. Belying commodity market expectations, SEBI does not appear to be in favour of introducing new products, such as options and trading on indices at least for one year from the day FMC-SEBI comes into effect, he said. The capital markets regulator SEBI has been working on the merger for the last six months and the commodity exchanges have made separate presentations on their operations to the new regulator. Incidentally, the SEBI board will meet on September 24 to discuss progress on the merger, regulatory changes needed in commodity market and various other issues.

### Google launches Wi-Fi router for home use

Google Inc. launched a Wi-Fi router on 18<sup>th</sup> August, 2015, the latest move in the company's efforts to get ready for the connected home and draw more users to its services. The cylinder-shaped router, named On Hub, can be pre-ordered for \$199.99 at online retailers including the Google Store, Amazon.com Inc and Walmart.com. The router comes with in-built antennas that will scan the airwaves to spot the fastest connection.

### Tata Opportunities Fund invests in Uber

Making its maiden investment outside India, Tata Opportunities Fund (TOF) has put money in US-based taxi hailing app Uber Technologies. However, the quantum of investment was not disclosed. Various industry sources pegged the investments at about \$75-100 million.

### Tata Trusts to develop 264 villages in Vijayawada LS constituency

In a first of its kind, the Tata Trusts were planning to bring about grass-root level changes to 264 villages in Vijayawada Lok Sabha constituency to influence the lives of almost 1 million people through a proper planning and development centered around their needs. While the ground work for this massive project was initiated in April itself, the programme is slated for a formal launch on August 24, 2015 in the presence of Ratan Tata, chairman emeritus of Tata Sons and Andhra Pradesh chief minister N Chandrababu Naidu among others. The objective of this initiative is to build self sustainable and self driven villages with a focus on the well-being and happiness of the poor. Building the roads and infrastructure alone is not development.

### US firm signs deal with Haryana government to create 2,000 jobs

The Haryana government has signed a deal with a leading US firm to manufacture air conditioners at an eight-acre facility in Gurgaon that will generate about 2,000 jobs. The Memorandum of Understanding (MoU) was signed between the Connecticut-based firm **United Technologies** and Haryana Chief Minister Manohar Lal Khattar 19<sup>th</sup> August, 2015. Under the MoU which was signed at the company's headquarters, the firm will expand its facilities in the city and set up an eight-acre unit to manu.

### Hindustan Unilever Sun Pharma Industries and TCS amongst World's 100 Most Innovative Companies: Forbes

Hindustan Unilever, Tata Consultancy Services (TCS) and Sun Pharma Industries are the three Indian companies that have been named among the world's 100 most

innovative companies by Forbes in a list that has been topped by **Tesla Motors**. Fast moving consumer goods company Hindustan Unilever has been ranked 41 on the list, followed by TCS at rank 64 and Sun Pharma at rank 71 in the Forbes list of 'The World's Most Innovative Companies'. The list has been topped by Elon Musk's California-Based Tesla Motors which has a market capitalization of USD 25.5 billion (roughly Rs. 1,67,189 crores). Musk has inherited (former Apple CEO) "Steve Jobs" mantle as the cult favorite CEO. And his electric car company has grabbed Apple's creative crown,

### Government Issues Norms for Selection of Chiefs of Smaller PSU Banks

Chiefs of all public sector banks, other than five large ones, will come from within the talent pool of state-owned lenders, according to the new selection guidelines issued by the government on 20<sup>th</sup> August, 2015. The selection process will start next month, the Finance Ministry. According to the guidelines, the selection to the top job in the PSU banks would be from the existing pool of executive directors (EDs) or deputy managing directors (DMDs) in state-owned banks with a remaining service period of 2 years.

### Haryana, Maryland to cooperate in biotechnology, life sciences

Haryana and the US state of Maryland have agreed to explore the possibility of cooperation in the fields of biotechnology, life sciences, agriculture, cyber security and engineering. Haryana Chief Minister Manohar Lal Khattar and Maryland Lt. Governor Boyd K. Rutherford agreed to do so at a meeting in state capital Annapolis on 18<sup>th</sup> August, 2015. They also decided to find out scope for working with companies engaged in the sector of low-cost housing in Maryland.

### Sebi bars 59 entities for manipulating markets, evading taxes

The Securities and Exchange Board of India (Sebi) on 20<sup>th</sup> August, 2015 passed an interim order against several wealthy investors, for alleged manipulation of the stock exchange route for evading taxes. In a 37-page order, Sebi whole time member Rajeev Kumar Agarwal has barred 59 entities from trading, buying, selling or dealing in the securities markets, either directly or indirectly. This is the third such crackdown against alleged market manipulators looking to evade taxes or convert black money into 'white'. The latest was in the stock options segment of the BSE exchange in the country's nearly Rs 2-lakh crore derivatives market. The regulator's surveillance system detected a systemic tax evasion scheme. Low-value illiquid stocks in the options segment saw huge volumes, unsubstantiated by adequate open interest (unsquared positions). The focus period of the said surveillance is a year, starting 2014.A



reference is also being made to the enforcement directorate, income tax department and financial intelligence unit, for investigating a probable money laundering scheme.

### **Rajasthan, Future Group join hands to modernise PDS**

The Rajasthan government on 21<sup>st</sup> August, 2015, entered into an agreement with Future Consumer Enterprise Ltd. (FCEL) to modernise the public distribution system (PDS) by providing multi-brand consumer goods at competitive prices to public through fair price shops.

Chief Minister Vasundhara Raje launched the initiative, "Annapurna Bhandar Yojna", a public private partnership (PPP) scheme touted as the first of its kind in the country after Rajasthan State Food and Civil Supplies Corporation and FCEL signed an agreement at the chief minister's office. "Annapurna Bhandar Yojna would strengthen government's effort in bringing about a positive change and bettering the daily lives of the people of Rajasthan," Raje said in a statement, adding she hoped that this would become India's biggest entrepreneurship drive with 5,000 FPS dealers turning into entrepreneurs. Future Group CEO Kishore Biyani said: "We are committed to take the benefits of modern retail through the fair prices shops to the common people of Rajasthan."

### **RBI panel recommends conversion of UCBs (Urban Cooperative Banks) into regular banks**

A Reserve Bank of India panel has recommended conversion of Urban Cooperative Banks (UCBs), which have a revenue of more than Rs 20,000 crores into regular banks. The recommendation has been made with the objective of allowing UCBs to grow and proliferate further for financial inclusion. A high powered committee report on UCBs headed by RBI deputy governor R Gandhi, has however clarified that the conversion will not be compulsory for large UCBs and they can continue the way they operate currently in terms of balance sheet or asset size.

### **IRDAI Chairman asks insurance companies to offer simpler policies**

Stressing the need to reach insurance products to each and every Indian, the Insurance Regulatory and Development Authority of India (IRDAI) Chairman, T.S. Vijayan on 21<sup>st</sup> August, 2015 asked insurance companies to distribute easy to understand and easily claimed products. The trick is to make appropriate schemes easy for customers to understand and if the need arises, to claim it. The purpose of the industry is to cover risk and ride on platforms already created. The insurance products launched by the Prime Minister did this by responding to the ecosystem available.

### **AP Shah panel recommends MAT relief to FIIs prior to April 1, 2015**

The AP Shah committee on minimum alternate tax (MAT) has recommended to the finance ministry that the levy shouldn't be imposed for the period preceding April 1, 2015. If this view is accepted, it would mean a significant relief for foreign investors facing several years of levies on capital gains made by them and the resolution of a knotty problem for the government.

### **Infosys launches three new service offerings under 'Aikido' branding**

Infosys, India's second largest information technology (IT) services company, on 20<sup>th</sup> August, 2015, launched three new services which would work as a catalyst in positioning it as a next-generation services company. The three initiatives together would be known as 'Aikido', name of a popular Japanese martial art. 'Ki', the first of the three services, stands for knowledge-based IT, which captures the knowledge within an organisation, its people, structure and systems over a long period of time. The company intends to offer this as a part of consulting services, which is currently headed by company veteran Sanjay Purohit. 'Do' refers to services offering on design thinking and designed initiatives that would help in understanding and defining a client's problems. The third service, 'Ai' refers to platforms and platforms-as-a-service to build intelligent solutions. "Ai, Ki and Do combine into Aikido and just as Aikido aims to understand the forces, and redirect these into a fundamental strength, our Ai, Ki and Do services will help combine the knowledge and energy in an enterprise towards its strategic path and priorities," said Vishal Sikka, chief executive and managing director. "These three services will help us greatly accelerate the execution of our strategy of 'Renew' and 'New', which is built on the foundation of our culture of learning and innovation. Together, these can work as a great catalyst for our company as well as clients," he added.

### **FM Arun Jaitley inaugurates Bandhan Bank as full-fledged scheduled commercial bank**

India gets its first private bank in 11 years with Finance Minister Arun Jaitley inaugurating Bandhan Bank as a full-fledged scheduled commercial bank on 23<sup>rd</sup> August, 2015, ushering in a new era in country's financial sector, which will now see innovation taking the centrestage to reach out to the unbanked population. Bandhan Bank will primarily cater to the unorganized sector like daily wage earners and women running small businesses — the segments that had been its borrowers for a decade. As a bank, it will also offer savings, remittance and insurance services and try to raise its stake in the bottom of the pyramid customers even as the established ones such as State Bank of India. Bandhan begun operation with 500 branches, a majority of these are in the eastern region including West Bengal.

Before this, Kotak Mahindra Bank and YES Bank were the last to grab private bank licenses on February 2003. Kotak was first to get off the block the next year, followed by YES Bank's beginning of journey on September 3, 2014, when Bandhan was operating as an NGO lending to the poor. Bandhan turned itself to a non-banking finance company in 2006.

### **Rs 90k crore investment proposals for electronics manufacturing**

The government has received investment proposals totalling Rs 90,000 crore in the last two months for electronics manufacturing in the country, with significant interest in making mobile phones by local and foreign firms."About Rs 90,000 crore worth of proposals were received in the last two months. There is hardly any company which has not shown interest to manufacture in India," said Ajay Kumar, Additional Secretary in Ministry of Communications and IT. India is already the fastest-growing smartphone market and is now becoming the fastest growing manufacturing destination of phones, Kumar said. Proposals worth about Rs 1.10 lakh crore have been received in the last 12 months from various companies for electronics manufacturing in the country under the Modified Special Incentive Package Scheme (MSIPS). Of this, over 80% have materialised in the last two months itself.

### **RBI okays re-appointment of Rana Kapoor as YES Bank MD, CEO.**

The Reserve Bank of India (RBI) has approved the appointment of Rana Kapoor, aged 58, as MD and CEO for a term of three years at YES Bank BSE 1.19 %. The RBI has extended the term from September 1, 2015 to 2018. Rana Kapoor, the founder promoter of the new private bank has been the MD & CEO since its inception, about 11 year ago. The shares of the bank rose 8 per cent to close at Rs 679 at the Bombay Stock Exchange.

### **LG Electronics launches the world's first 4K OLED television in India**

LG Electronics on 25<sup>th</sup> August, announced the launch of the World's First 4K OLED TV in India. The TVs will be available at select LG outlets with effect from 25<sup>th</sup>, August, 2015. The industry's very first combination of 4K ultra high definition and OLED technology is a new benchmark in the flat panel display division. This unique amalgamation, christened the 4K OLED, offers 33 million color sub-pixels and self-lighting pixels for the most lifelike colors and infinite contrast ratio.

### **US and European stock markets suffer sharp losses; China's Shanghai Composite opens 6 % lower**

The US and European stock markets suffered sharp decline witnessed by other global markets. Stock markets worldwide endured one of their worst days since the 2008 financial crisis. The mayhem started with a rout in Asian bourses on mounting fears that China's slowing economy will drag down the global economy with it. The catalyst was the Shanghai stock market's 8.5 per cent plunge, its sharpest one-day fall in eight years, despite Chinese government efforts to stem turmoil in markets since mid-June.

As per our Finance Minister Arun Jaitley said Mr Modi is in favour of taking steps to convert the worldwide crisis into an opportunity for India.

### **SEBI approves commodities mkt norms; to merge FMC from Sept 28**

The market regulator Securities and Exchange Board of India (SEBI) announced September 28 as the date for merger of Forward Markets Commission (FMC) with itself. In its board meeting held in Mumbai, the SEBI also announced new norms for commodities derivatives market under which exchanges and brokers in this segment will need to comply with rules applicable to their stock market peers.

### **MCX, Gift ink pact for trading platform on 25**

Multi Commodity Exchange has signed a memorandum of understanding with Gift Special Economic Zone, a wholly-owned subsidiary of Gujarat International Finance Tec-City, for setting up an electronic platform to facilitate trading in different asset classes for international investors.

The MCX agreement is in line with similar commitment provided by BSE, NSE and Ncdex. MCX will set up a facility for clearing and settlement of securities, commodities, interest rates, currencies, other classes of assets and derivatives to international investors at the one-of-a-kind financial center being developed at Gandhinagar in Gujarat. Gift City is expected to create five lakh direct and an equal number of indirect jobs, which would require 62 million square feet of commercial, residential and social facilities, on a total investment of about ₹78,000 crore over the next 10 years. Parveen Kumar Singhal, Joint Managing Director, MCX, said given the consistent leadership position and strong technological backbone, the exchange's international platform will not only fulfil the Centre's vision to develop an international financial service facility but also create tangible benefits by way of economic linkages. Earlier, MCX had tied up with US-based CME (Chicago Mercantile Exchange) Group to study

opportunities in the SEZ. Ajay Pandey, Managing Director, Gift City, said the agreement will help make India a key hub for commodity trading and establish the necessary eco system.

### **ICICI Bank unveils first guarantee-backed home loan product**

Largest private lender ICICI Bank on 26<sup>th</sup> August, 2015, launched the country's first mortgage guarantee-backed home loan product that will expand the credit amount and increase the tenure for an additional fee as well. It will help customers raise the eligible amount by up to 20 per cent and increase the tenure by up to seven years, MD and CEO Chanda Kochhar told reporters. ICICI Bank Extraa Home Loans can be availed only after paying a one-time mortgage guarantee fee to be paid at the start. Executive Director Rajiv Sabharwal said the fee will depend on the age of the borrower, extension in tenure, the nature of her income - whether she is salaried or self-employed - and the loan-to-value ratio. It will be up to two per cent of the overall loan, including the incremental component, he said. The product has been launched in association with the India Mortgage Guarantee Corporation, which will guarantee the incremental risk, Sabharwal said, adding that it conforms to all regulatory norms.

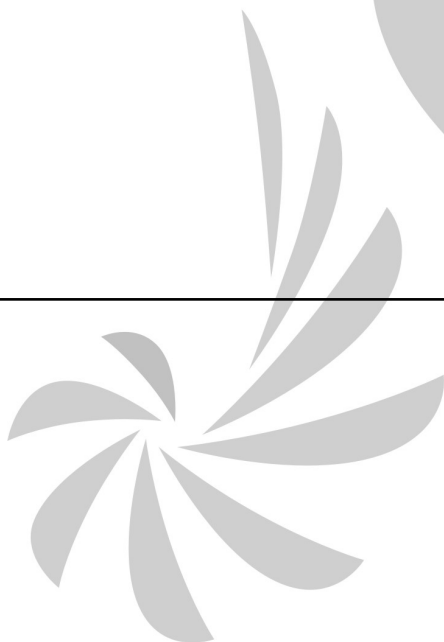
### **PayUMoney ties up with redBus to woo customers to wallet**

PayU India has entered into an exclusive partnership with online bus ticketing platform redBus to offer cash-back discounts to customers who use its wallet PayU Money to buy tickets, boosting transactions by 25% since the arrangement started in April. PayU is also looking to increase the number of its merchant customers fivefold to 25,000 by March. Payments on redBus can also be made with credit and debit cards, net banking and cash on delivery. PayU, started in 2011, is part of Naspers Group, which owns companies such as redBus, OLX and Goibibo. The company is now forming similar alliances in the travel booking space and integrating with sites such as MakeMyTrip, Goibibo and Cleartrip. RedBus, too, has benefitted from this arrangement, with its market share growing to 75% from 70% and bookings with the wallet going up 50 times.

### **NITI Aayog unveils second version of energy tool IESS 2047**

NITI Aayog has launched the second version of the India Energy Security Scenarios 2047 calculator (IESS 2047), an open source Web-based tool which can be used to explore different energy scenarios. The tool aims to scan a range of potential future energy scenarios for India for diverse energy demand and supply sectors leading up to 2047.

The energy supply sectors in focus are solar, wind, bio fuels, oil and gas, coal and nuclear power and the demand sectors include transport, industry, agriculture, cooking and lighting appliances.



## Static General Awareness

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| <p>1. Which of the following was not occupied by the British or the French and just remained as a buffer state?<br/>             (a) Thailand (b) Malaysia<br/>             (c) Indonesia (d) China</p> <p>2. Consider the following statements:<br/>             I. Under the Treaty of Nanking in 1842, China took over Hong Kong from the British.<br/>             II. The Second Opium War was fought between China and Japan.</p> <p>Which of the above statements is/are correct?<br/>             (a) I (b) II<br/>             (c) I and II (d) None</p> <p>3. By the Treaty of Boque, X made the British its most favoured nation. X is<br/>             (a) South Africa (b) China<br/>             (c) Sri Lanka (d) Indonesia</p> <p>4. By 1885, Vietnam was completely under the possession of<br/>             (a) the French (b) the Dutch<br/>             (c) the British (d) the Portuguese</p> <p>5. X occupied Egypt from Ottoman Turkey in 1882. X is<br/>             (a) France (b) Portugal<br/>             (c) Belgium (d) Britain</p> <p>6. The Mughal Empire reached its greatest extent under<br/>             (a) Akbar (b) Aurangzeb<br/>             (c) Shah Jahan (d) Jahangir</p> <p>7. Fatwa-i-Alamgiri was created during the reign of<br/>             (a) Humayun (b) Shah Jahan<br/>             (c) Aurangzeb (d) Akbar</p> <p>8. Who was the first Nizam of Hyderabad?<br/>             (a) Mujaffar Jung (b) Nasir Jung<br/>             (c) Salabat Jung (d) Chin Quilich Khan</p> <p>9. Who took away the Peacock Throne from India?<br/>             (a) Nadir Shah (b) Ahmed Shah Abdali<br/>             (c) Mahmud of Ghazni (d) Muhammad Ghor</p> <p>10. Whom did Chhatrapati Shivaji considered his guru?<br/>             (a) Chokhamela (b) Ramdas<br/>             (c) Tukaram (d) Eknath</p> | <p>11. The Treaty of Warna divided the Maratha Kingdom between<br/>             (a) Sahuji and Sambhaji I<br/>             (b) Rajaram and Sambhaji I<br/>             (c) Rajaram and Sambhaji II<br/>             (d) Sahuji and Sambhaji II</p> <p>12. Who defeated the Nizam-ul-Mulk and imposed the Treaty of Dura Sarai on him?<br/>             (a) Sahuji (b) Sambhaji I<br/>             (c) Baji Rao I (d) Shivaji</p> <p>13. Consider the following statements<br/>             I. The Marathas restored Shah Alam II on the throne of Delhi in 1772.<br/>             II. Baji Rao I was also known as Nana Saheb.</p> <p>Which of the above statements is/are correct?<br/>             (a) I (b) II<br/>             (c) I and II (d) None</p> <p>14. Whom did Shahuji, the king of the Maratha Kingdom, made the Peshwa in 1713?<br/>             (a) Madhavrao (b) Bajirao I<br/>             (c) Balaji Vishwanath (d) Narayanrao</p> <p>15. Jiziya, during the Mughal Empire, was a tax levied on<br/>             (a) mercantile companies like the East India Company<br/>             (b) non-Muslim citizens<br/>             (c) money lenders<br/>             (d) all the citizens</p> <p>16. The <i>Sardeshmukhi</i>, in the Maratha regime, was a<br/>             (a) tax levied on revenue<br/>             (b) designation equivalent to Peshwa<br/>             (c) designation lesser to Peshwa<br/>             (d) name given to the Chhatrapati</p> <p>17. Who was the first of the 'hereditary Peshwas' of the Maratha kingdom?<br/>             (a) Madhav-Rao I (b) Balaji Bajirao<br/>             (c) Baji Rao I (d) Balaji Vishwanath</p> <p>18. Consider the following statements<br/>             I. In the First Carnatic War, the British defeated the Nawab of Arcot.<br/>             II. Anwar-ud-Din was the Nawab of Arcot in the First Carnatic War.</p> <p>Which of the above statements is/are correct?<br/>             (a) I (b) II<br/>             (c) I and II (d) None</p> |
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19. Consider the following statements  
I. The French, under Joseph Francois Dupleix, won the Third Carnatic War against the British.  
II. The Dutch joined the British against the French in the Carnatic Wars.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
20. Consider the following statements  
I. Eyre Coote was the British General in the Battle of Wandiwash.  
II. The British defeated the French in the Battle of Wandiwash in 1760.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
21. Consider the following statements  
I. Robert Clive was the commander of the Company forces in the Battle of Buxar.  
II. In 1760, the East India Company replaced Mir Jafar with his son in law as the Nawab of Bengal.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
22. The English East India Company received the diwani of Bengal through the  
(a) Treaty of Bengal  
(b) Treaty of Allahabad  
(c) Treaty of Hyderabad  
(d) Treaty of Buxar
23. Which Governor-General of India sold Allahabad and Kara to the Nawab of Awadh?  
(a) Warren Hastings (b) Lord Cornwallis  
(c) Lord Wellesley (d) Lord Minto
24. Who became the first Indian power to accept the subsidiary alliance?  
(a) Nawab of Awadh  
(b) Marathas  
(c) Nizam of Hyderabad  
(d) Kingdom of Mysore
25. Consider the following statements  
I. By the Treaty of Bassein, Peshwa Baji Rao II accepted subsidiary alliance with the British.  
II. By the Treaty of Amritsar signed in 1809, river Ravi had been fixed as the boundary between the British and Maharaja Ranjit Singh's territories.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
26. The Treaty of Sagauli was signed between the British and the  
(a) Marathas (b) Nawab of Bengal  
(c) Nawab of Awadh (d) Gorkhas
27. Who was the Governor-General of India during the First Anglo-Sikh War?  
(a) Lord Auckland (b) Lord Hardinge  
(c) Lord Dalhousie (d) Lord Canning
28. Who among the following Governor-Generals of India introduced modern civil services based on separation of power?  
(a) Warren Hastings (b) Lord Dalhousie  
(c) Lord Cornwallis (d) Lord Ripon
29. Consider the following statements  
I. Maharaja Dalip Singh entered the subsidiary alliance at Lahore in 1846.  
II. The Second Anglo-Sikh War was the last war fought by the British within the natural frontiers of India for the extension of their empire.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
30. From whom did the British take away the famous diamond Koh-i-noor to send it to Queen Victoria?  
(a) Maharaja Ranjit Singh  
(b) Maharaja Dalip Singh  
(c) Nadir Shah  
(d) Ahmed Shah Abdali
31. The Holkars, one of the regional Maratha dynasties, was founded by  
(a) Ranoji (b) Malhar Rao  
(c) Damaji I (d) Raghuji
32. By the Treaty of Deogaon, Orissa was surrendered to the British by  
(a) Raghuji Bhonsle I (b) Raghuji Bhonsle II  
(c) Daulat Rao Sindhia (d) Jaswant Rao Holkar
33. Who was the political agent sent by Lord Hardinge to Punjab to make them break the Treaty of Amritsar?  
(a) Major Broadfoot (b) Major Bardsley  
(c) Major Lawrence (d) Major Whistler

34. The Gaikwar dynasty was founded by  
(a) Malhar Rao (b) Raghuji Bhonsle I  
(c) Raghuji Bhonsle II (d) Damaji I
35. Who introduced the dual government in Bengal?  
(a) Warren Hastings (b) Lord Cornwallis  
(c) Robert Clive (d) Lord Canning
36. Consider the following statements  
I. The Governor-General of Bengal was made the Governor-General of India through the Regulating Act of 1773.  
II. The Charter Act of 1833 declared that no Indian shall hold any government position under the company.  
Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
37. Which Act made the Governor-General of Bengal general authority over other two presidencies?  
(a) Regulating Act of 1773  
(b) Charter Act of 1813  
(c) Charter Act of 1833  
(d) Charter Act of 1853
38. Swami Dayanand Saraswati's parental name was  
(a) Mula Sankara (b) Mula Krishnacharya  
(c) Om Sankara (d) Narayan Sankara
39. Which Governor-General of India abolished the sati system?  
(a) Warren Hastings (b) Lord Cornwallis  
(c) Lord Dalhousie (d) Lord Bentinck
40. After the premature death of Raja Rammohun Roy, the Brahmo Movement was given a new life by  
(a) Debendranath Tagore  
(b) Shankar Seth  
(c) Atmaram Pandurang  
(d) Ramakrishna Gopal Bhandarkar
41. Who among the following was not a member of the Brahmo Samaj?  
(a) Keshab Chandra Sen  
(b) Debendranath Tagore  
(c) Mahadev Govind Ranade  
(d) Dwarkanath Tagore
42. Henry Louis Vivian Derozio founded the  
(a) Deccan Education Society  
(b) Servants of India Society  
(c) Young Bengal Movement  
(d) Theosophical Movement
43. Who was not a member of the Prarthana Samaj?  
(a) Mahadev Govind Ranade  
(b) Atmaram Pandurang  
(c) Gopal Krishna Gokhale  
(d) Jyotiba Phule
44. The Deccan Education Society was formed under the spiritual guidance of-  
(a) Swami Vivekananda  
(b) Mahadev Govind Ranade  
(c) Swami Dayananda Saraswati  
(d) Raja Rammohun Roy
45. Who founded the Servants of India Society?  
(a) Gopal Krishna Gokhale  
(b) Annie Besant  
(c) Sayyid Ahmad Khan  
(d) Louis Vivian Derozio
46. His campaign for the upliftment of the weak acquired the character of an anti-Brahmin movement. He is  
(a) Sayyid Ahmad Khan  
(b) Mohammad Ali Jinnah  
(c) Jyotiba Phule  
(d) Mahadev Govind Ranade
47. The famous Fergusson College of Pune was founded under  
(a) Deccan Education Society  
(b) Theosophical Society of India  
(c) British Indian Association  
(d) None of the above
48. The Central Hindu College at Varanasi was founded in 1898 by-  
(a) Annie Besant  
(b) Louis Vivian Derozio  
(c) Swami Vivekananda  
(d) Keshab Chandra Sen
49. The first Headquarters of the Arya Samaj were at-  
(a) Calcutta (b) Nasik  
(c) Lahore (d) Bombay
50. The Shuddhi Movement was started by  
(a) Swami Dayanand Saraswati  
(b) Swami Vivekananda  
(c) Ramakrishna Paramahansa  
(d) Baba Kharak Singh

51. Consider the following statements  
I. The part of the Himalayas lying between Satluj and Kali rivers is known as Punjab Himalayas.  
II. The part of Himalayas lying between Tista and Dihang rivers is known as Assam Himalayas.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
52. The northern part of the western coastal plains of India is also known as  
(a) Northern Circar (b) Malabar coast  
(c) Kannad Plain (d) Konkan
53. Which is the largest drainage basin in the world?  
(a) Nile basin (b) Amazon basin  
(c) Congo basin (d) Mississippi basin
54. The pattern formed when a river is joined by its tributaries at approximately right angles is known as  
(a) trellis pattern (b) dendritic pattern  
(c) rectangular pattern (d) radial pattern
55. Which of the following states does not share its boundary with Nepal?  
(a) Bihar (b) Uttar Pradesh  
(c) West Bengal (d) Jharkhand
56. The northern plains of India are formed of  
(a) alluvial soil (b) red yellow soil  
(c) black soil (d) laterite soil
57. Which of the following is the highest peak of the Western Ghats?  
(a) Doda Betta (b) Anamudi  
(c) Javadi Hills (d) Shevroy Hills
58. Consider the following statements  
I. The bhabhar belt of the northern plains lies south of the terai belt.  
II. The streams and rivers re-emerge in the terai belt of the northern plains.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
59. Which of the following is not a tributary of the Indus river?  
(a) Shyok (b) Zaskar  
(c) Nubri (d) Lohit
60. Consider the following statements  
I. Plants take in carbon dioxide through the roots.  
II. Plants exhibit transpiration through stomata.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
61. Consider the following statements  
I. The Central Highlands lie north of the Narmada river.  
II. The Deccan Trap is made up of metamorphic rocks.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
62. Consider the following statements  
I. Khadar belt of the northern plains of India is formed of older alluvium.  
II. The Eastern Ghats are higher than the Western Ghats.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None
63. Which is the outermost Himalayan ranges (towards India)?  
(a) Shiwaliks (b) Himadri  
(c) Panjal (d) Dhaula Dhar
64. Consider the following statements  
A : Plants absorb nitrogen through soil.  
R : Plants cannot absorb nitrogen in the gaseous form.
- Choose the correct option out of the following  
(a) if A and B both are true and B is the right reason for A  
(b) if A and B both are true but B is not the right reason for A  
(c) A is true but not B  
(d) B is true but not A
65. Consider the following statements  
I. According to the Indus Water Treaty, India can use 60% of the total water carried by the Indus river system.  
II. Before entering India, the Brahmaputra takes a U turn.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) None

66. Which of the following is a distributary of river Ganga?  
(a) Teesta (b) Hooghly  
(c) Damodar (d) Saraswati

67. Which of the following is mass wasting?  
(a) the various kinds of uphill movements occurring on earth due to the plate collisions.  
(b) the various kinds of uphill movements occurring on earth due to the gravitational pull from moon.  
(c) the various kinds of downhill movements occurring under the pull of gravity.  
(d) melting of icebergs due to global warming.

68. The Moho discontinuity is the  
(a) boundary between earth's crust and earth's mantle.  
(b) boundary between earth's mantle and earth's core.  
(c) lower layer of the earth's mantle  
(d) upper layer of the earth's core.

69. Consider the following statements about the Earth:  
I. The outer core is solid while the inner core is in liquid state.  
II. Being composed mainly of non metals like carbon, sulphur and hydrogen, the earth's core is also known as the non metallic core.

Which of the above statements is/are correct?

- (a) I (b) II  
(c) I and II (d) None

70. Consider the following statements  
I. Density of rocks increases as we do down from the crust to the core of the earth.  
II. The continental crust is less dense than the oceanic crust.

Which of the above statements is/are correct?

- (a) I (b) II  
(c) I and II (d) None

71. The most abundant element of the earth's crust is  
(a) Silicon (b) Oxygen  
(c) Aluminium (d) Iron

72. Which of the following is not a metamorphic rock?  
(a) Gneiss (b) Slate  
(c) Granite (d) Marble

73. Consider the following statements  
I. The continental crust of the earth is thinner than the oceanic crust.  
II. The asthenosphere is a layer found at the top of the upper mantle.

Which of the above statements is/are correct?

- (a) I (b) II  
(c) I and II (d) None

74. Consider the following statements  
I. Metamorphic rocks are also called primary or basic rocks  
II. Igneous rocks are formed when magma cools and solidifies.

Which of the above statements is/are correct?

- (a) I (b) II  
(c) I and II (d) None

75. Consider the following statements  
I. Shale is a result of metamorphosis of igneous rocks.  
II. Himalayas are result of collision of continental plates.

Which of the above statements is/are correct?

- (a) I (b) II  
(c) I and II (d) None

76. Consider the following statements  
I. The San Andreas fault is a result of collision between oceanic and continental plates.  
II. The inner core of the earth is made mostly of copper and zinc.

Which of the above statements is/are correct?

- (a) I (b) II  
(c) I and II (d) None

77. Which of the following is the deepest lake in the world?  
(a) Caspian sea (b) Vostok lake  
(c) Baikal lake (d) Pinatubo lake

78. Consider the following statements  
I. The Pamir Knot is the meeting place of many Himalayan rivers.  
II. The Pamir Knot is located to the south of Mount Everest.

Which of the above statements is/are correct?

- (a) I (b) II  
(c) I and II (d) None

79. Which of the following is the second highest peak in the world?  
(a) Kanchenjunga (b) K2  
(c) Lhotse (d) Nanga Parbat



70. Which of the following is the coldest place in the northern hemisphere?  
 (a) TomsK (b) Verkhoyansk  
 (c) Irkutsk (d) Nunavut
81. Five nautical miles are equal to  
 (a) 8 km (b) 9.26 km  
 (c) 12.6 km (d) 16 km
82. The Exclusive Economic Zone shall not extend beyond  
 (a) 200 km (b) 280.6 km  
 (c) 320.6 km (d) 370.4 km
83. In terms of the installed capacity of wind energy, which of the following states is at the top in India?  
 (a) Gujarat (b) Kerala  
 (c) Tamil Nadu (d) Madhya Pradesh
84. In wind power generation  
 (a) Kinetic energy is converted into electrical energy  
 (b) Potential energy is converted into electrical energy  
 (c) Thermal energy is converted into kinetic energy  
 (d) Potential energy is converted into thermal energy
85. Which of the following Indian states has the highest bauxite reserve?  
 (a) Tamil Nadu (b) Jharkhand  
 (c) Chhattisgarh (d) Odisha
86. Which of the following statements is correct?  
 (a) Net Sown Area is known as gross cropped area.  
 (b) Area sown more than once in an agricultural year plus gross cropped area is also known as Net Sown Area.  
 (c) Area sown more than once in an agricultural year plus net sown area is known as Gross Cropped Area.  
 (d) Net Sown Area is more than Gross Cropped Area.
87. Saurashtra has mostly:  
 (a) red soil (b) alluvial soil  
 (c) black soil (d) laterite soil
88. Consider the following statements  
 I. The total surface area covered by plateaus is more than the total surface area covered by plains in India.  
 II. After independence, National Forest Policy was first set up in 1988.
- Which of the above statements is/are correct?  
 (a) I (b) II  
 (c) I and II (d) None
89. Consider the following statements  
 I. The Rose-ringed Parakeet is an endemic bird in India.  
 II. Indian wild ass is an endangered species.
- Which of the above statements is/are correct?  
 (a) I (b) II  
 (c) I and II (d) None
90. The Buxa Tiger Reserve is located in  
 (a) Odisha (b) West Bengal  
 (c) Rajasthan (d) Gujarat
91. Dolomite is an ore of  
 (a) Magnesium (b) Manganese  
 (c) Aluminium (d) Iron
92. Who wrote the book 'Small is Beautiful?'  
 (a) Harlem Brundtland  
 (b) Ernst Friedrich Schumacher  
 (c) Mahatma Gandhi  
 (d) Amartya Sen
93. Consider the following statements  
 I. In India hydroelectric power contributes more than half of the total electricity produced.  
 II. More than 50 % of world's total freshwater is stored as groundwater.
- Which of the above statements is/are correct?  
 (a) I (b) II  
 (c) I and II (d) None
94. Consider the following statements  
 I. Fossil fuels are non renewable but recyclable resources.  
 II. All renewable resources are inexhaustible resources.
- Which of the above statements is/are correct?  
 (a) I (b) II  
 (c) I and II (d) None
95. Consider the following statements  
 I. The Net Sown Area is just less than 50 % of the total surface area in Punjab and Haryana.  
 II. In India, there is no appropriate technology to harness stock resources.
- Which of the above statements is/are correct?  
 (a) I (b) II  
 (c) I and II (d) None

96. The headquarters of the International Union for Conservation of Nature and Natural Resources is in  
 (a) Switzerland  
 (b) Austria  
 (c) France  
 (d) United States of America
97. Which of the following is now on the verge of extinction?  
 (a) Madhuca Insignis (b) Azadirachta Indica  
 (c) Prosopis Juliflora (d) Acacia nilotica
98. Consider the following statements  
 I. The State of Forest Report does not differentiate between natural forests and plantations.  
 II. Indian Rhino is an endangered species.  
 Which of the above statements is/are correct?  
 (a) I (b) II  
 (c) I and II (d) None
99. "Mithun" a cattle breed is found in  
 (a) Rajasthan (b) Maharashtra  
 (c) Arunachal Pradesh (d) Kerala
100. The Chipko movement was practised to stop  
 (a) illegal acquisition of land  
 (b) deforestation  
 (c) hunting of tigers  
 (d) illegal indigo plantation.
101. Which of the following agricultural commodity of India gives largest in terms of export value?  
 (a) Tea (b) Basmati Rice  
 (c) Spices (d) Cotton
102. Consider the following statements:  
 1. Indicative Planning is a feature of "Mixed Economy"  
 2. Perspective planning is used by socialist countries where each and every aspect of the economy is controlled by the state.  
 Which of the above statements is/are correct?  
 (a) 1 only (b) 2 only  
 (c) Both 1 and 2 (d) Neither 1 nor 2
103. Which among the following country is NOT the member of the BASIC group?  
 (a) India (b) South Africa  
 (c) Australia (d) Brazil
104. Which of the following panel was set-up by the government of India suggested total decontrol of sugar industry?  
 (a) Deepak Parekh Panel  
 (b) Rangarajan Panel  
 (c) Srikrishna Panel  
 (d) Radheshyam Panel
105. In which of the following areas the Government of India has still NOT allowed FDI?  
 (a) Defence (b) Insurance  
 (c) Retail (d) Railways
106. 13th Finance Commission (2010-2015) has recommended for high level monitoring committee to review the utilization of grants and to take corrective measures under:  
 (a) Finance Minister (b) Prime Minister  
 (c) Cabinet Secretary (d) Chief Secretary
107. Base rate will not be applicable for following types of loans:  
 1. Agricultural loans.  
 2. Loans given to own employees.  
 3. Loans against deposit.  
 4. Export credit.  
 Correct statements are:  
 (a) 1, 2, 3 and 4 (b) 2, 3 and 4 only  
 (c) 1, 3 and 4 only (d) 1, 2 and 3 only
108. Consider the following statements about SEZ (Special Economic Zones):  
 1. India was one of the first in Asia to recognize the effectiveness of the Export Processing Zone (EPZ) model in promoting exports.  
 2. Asia's first EPZ was set up in Kandla in 1968.  
 3. All the 8 Export Processing Zones (EPZs) have been converted into Special Economic Zones.  
 Which of the statements given above are correct?  
 (a) 1 and 2 only (b) 1 and 3 only  
 (c) 2 and 3 only (d) 1, 2 and 3
109. 1956 industrial policy gave monopoly to the public sector in:  
 1. Arms and Ammunition and Atomic Energy  
 2. Railways and Airways  
 3. Telephones and Steel  
 4. Mining and Processing  
 Choose the correct option from the code given below:  
 (a) 1 and 2 only (b) 2 and 3 only  
 (c) 3 and 4 only (d) 1 and 3 only

110. Which of the following statements is NOT correct about gross domestic product (GDP) of India?
- Share of the industrial sector has been increasing in GDP since the 1990.
  - Between 1951 and 2000 the share of agriculture in GDP fell from 58% to 25%
  - Share of the services sector in GDP was less than industrial sector between 1951 and 2000.
  - India's services share of GDP is higher than the average for other low-income countries.
111. Economic Inequality leads to:
- Class conflicts
  - Exploitation
  - Moral degradation
  - Slow capital accumulation
112. Public Distribution System (PDS) is operated under the responsibility of the:
- Central Government
  - State Government
- Choose the correct answer from the codes given below:
- 1 only
  - 2 only
  - Both 1 and 2
  - Neither 1 nor 2
113. Which among the following is the oldest Public Sector Bank in India?
- Punjab National Bank
  - Imperial Bank of India
  - Allahabad Bank
  - Central Bank of India
114. Which of the following Public Sector Undertakings (PSUs) has most recently been accorded the Maharatna Status?
- Coal India Limited (CIL)
  - Bharat Heavy Electrical Limited (BHEL)
  - Oil India Limited (OIL)
  - Gas Authority of India Limited (GAIL)
115. Which among the following Public Sector Undertakings (PSUs) has NOT been awarded the Maharatna Status?
- Steel Authority of India Limited (SAIL)
  - NTPC Limited
  - Bharat Electronics Limited (BEL)
  - Oil and Natural Gas Corporation Limited (ONGC)
116. Which among the following may not lead to Inflation?
- Deficit financing of Government spending
  - High Indirect Taxes
  - Drop in currency rates
  - Drop in public expenditure
117. Which among the following may IMF grant loan to?
- Any sovereign country of the world
  - Any PSU backed by sovereign guarantee
  - Any member country of the IMF
  - Any Private company of the member country backed by sovereign guarantee
118. If there is lack of money supply in comparison to the supply of the goods and services, then the possible consequence would be:
- Inflation
  - Deflation
  - Hyperinflation
  - Devaluation
119. Consider the following statement:
- After 1991, Reserve bank of India has become more independent in framing monetary and fiscal policy.
  - Private sector banks (PSBs) are now dominating the commercial banking system.
- Which of the statements given above are correct?
- 1 only
  - 2 only
  - Both 1 and 2
  - Neither 1 nor 2
120. Which of the following factor(s) is/are helpful in management of inflation?
- Interest rate
  - Cash reserve ratio
  - Statutory liquidity ration
- Correct code:
- 1 only
  - 1 and 2 only
  - 1 and 3 only
  - 1, 2 and 3
121. Which one of the following five-year plan had objective of rapid growth in food grains production?
- Seventh plan
  - Sixth plan
  - Fifth plan
  - Fourth plan
122. Which of the following ministry implements the Midday meal scheme (MMS)?
- Ministry of Women and Child Development
  - Department of Food and Public Distribution
  - Planning Commission
  - Ministry of Human Resources Development
123. In regard to National Development Council (NDC) consider the following statements:
- NDC was established on the recommendations of Rajmannar Commission.
  - It is a statutory body.
  - Secretary of the Planning commission acts as the secretary of to the NDC.
- Which of the statement(s) given is/are correct?
- 1 and 2 only
  - 2 and 3 only
  - 3 only
  - 1 and 3 only

124. Regional rural banks:
1. Have limited area of operation.
  2. Have free access to liberal refinance facilities from NABARD.
  3. Are required to lend only to weaker sections.
- Which of the statements given above are correct?
- (a) 1 and 3 only                      (b) 2 and 3 only  
(c) 1 and 2 only                      (d) 1, 2 and 3
125. Indian financial system has provided for the transfer of resources from the centre to the states, the important means of resources transfer is/are:
- (a) Tax sharing                      (b) Grant-in-aids  
(c) Loans                              (d) All of the above
126. The main objective of the Minimum Support Price (MSP) is/are:
1. Check fall in price beyond a limit
  2. Protect interest of the consumers
  3. Make procurement from the wholesalers easy
- Choose the correct answer from the codes given below:
- (a) 1 only                              (b) 1 and 2 only  
(c) 2 and 3 only                      (d) 1, 2 and 3
127. Which among the following ports in India is also known as the "child of partition"?
- (a) Paradip                              (b) Kolkata  
(c) Kandla                              (d) Haldia
128. Imports into a country generate income for:
- (a) Foreign producers  
(b) Domestic manufacturing  
(c) Traders  
(d) The government
129. Which of the following can be used to check Inflation temporarily?
- (a) Decrease in money supply  
(b) Increase in wages  
(c) Decrease in taxes  
(d) Reduction in taxes
130. Consider the following statements about Per Capita Income in India:
1. The growth rates in per capita income and consumption, which are gross measures of welfare in general, have declined in the last two years.
  2. The decline in per capita income and consumption can be explained through rising savings rate and also the rise in tax collections.
- Which of the above statement(s) is/are correct?
- (a) 1 only                              (b) 2 only  
(c) Both 1 and 2                      (d) Neither 1 nor 2
131. Which among the following is the "marginal cost" is dependent upon?
- (a) Only Fixed cost  
(b) Only Variable cost  
(c) Both Fixed cost and Variable cost  
(d) Neither Fixed cost nor Variable cost
132. If the RBI lowers the Cash Reserve Ratio (CRR), its impact on credit creation will be to:
- (a) Increase it                              (b) Decrease it  
(c) No impact at all                      (d) No immediate impact
133. Which of the following is the difference between value at market prices and value at factor cost for a national income aggregate?
- (a) Value of consumption of fixed capital  
(b) Value of indirect taxes net of subsidies  
(c) Value of subsidies net of direct taxes  
(d) Value of net factor income earned abroad
134. Which of the following is represented by Phillips Curve?
- (a) Positive relationship between nominal wages and rate of inflation.  
(b) Positive relationship between nominal wages and rate of unemployment.  
(c) Inverse relationship between rate of inflation and rate of unemployment.  
(d) Inverse relationship between nominal wages and rate of unemployment.
135. Which among the following country is India's top trading partner?
- (a) UAE                                      (b) China  
(c) USA                                      (d) European Union (EU)
136. Which of the following are included in broad money (M3) in India?
1. Currency with the public
  2. Time deposits with the Bank
  3. Demand deposits with the bank
  4. Other deposits with the bank
- Correct Code:
- (a) 1, 2 and 3 Only                      (b) 1 and 2 Only  
(c) 2 and 3 Only                      (d) 1, 2, 3 and 4
137. "Red Tape" in an economy refers to:
- (a) Rigid conformity to formal rules or Excessive regulation  
(b) High risk market  
(c) Low risk market  
(d) High excise and custom duties

138. Balance on capital account refers to the:  
 (a) Nation's sum of net exports of goods, services and financial claims.  
 (b) Nation's net exports of financial claims.  
 (c) Nation's net exports of goods and services.  
 (d) Nation's net exports of international official reserve assets
139. A market economy is one in which  
 (a) Products are sold  
 (b) Products and factors are brought  
 (c) Products and factors are brought and sold  
 (d) All the above
140. Devaluation of currency leads to:  
 (a) Fall in domestic prices  
 (b) Increase in domestic prices  
 (c) No impact on domestic prices  
 (d) Erratic fluctuations in domestic prices
141. The stagnation in the agricultural sector under the Colonial government was caused mainly because of:  
 (a) Systems of land settlement  
 (b) Lack of irrigational facilities  
 (c) Migration of people to the cities  
 (d) Industrialization of India
142. Consider the following statements:  
 1. The cotton textile mills, mainly dominated by Foreigners, were located in the western parts of the country, namely, Maharashtra and Gujarat.  
 2. The jute mills dominated by the Indians and were mainly concentrated in Bengal.
- Which of the above statements are correct?  
 (a) 1 only (b) 2 only  
 (c) Both 1 and 2 (d) Neither 1 nor 2
143. The Tata Iron and Steel Company (TISCO) was incorporated in:  
 (a) 1907 (b) 1911  
 (c) 1913 (d) 1919
144. Which among the following is the part of the capital goods industry?  
 (a) Dump trucks (b) Personal cars  
 (c) Natural resources (d) Human intellect
145. Which among the following sector employs the maximum people in India?  
 (a) Manufacturing Sector  
 (b) Agricultural Sector  
 (c) Service Sector  
 (d) Tourism sector
146. Which of the following activities do not come under the Quaternary Sector?  
 (a) Scientific research (b) Information technology  
 (c) Education (d) Media
147. Which of the following events intensified British control over India's foreign trade ?  
 (a) Victory of the British in battle of Plassey  
 (b) Opening up of the Suez canal  
 (c) Transfer of Bombay from the Portuguese to the British  
 (d) Opening up of the Panama canal
148. Which among the following was the most important characteristic of India's foreign trade throughout the colonial period ?  
 (a) Import surplus (b) Import substitution  
 (c) Export surplus (d) Export Deficiency
149. For what purpose was the payment from India's exports was NOT used by the British government?  
 (a) Expenses on war  
 (b) Expenses incurred by an office set up by the colonial government in Britain  
 (c) Construction of Railways  
 (d) Research and Development in Agriculture
150. Consider the following statements regarding trade through the Suez Canal?  
 1. Suez Canal is an artificial waterway running from north to south across the Isthmus of Suez in northeastern Egypt.  
 2. It connects Port Said on the Mediterranean Sea with the Gulf of Suez, an arm of the Red Sea.  
 3. The canal provides a direct trade route for ships operating between European or American ports and ports located in South Asia, East Africa and Oceania by doing away with the need to sail around Africa.
- Which of the above statements are correct?  
 (a) 1 and 2 only (b) 1 and 3 only  
 (c) 2 and 3 only (d) 1, 2 and 3
151. The blue-black colour of boiled rice water, when mixed with a few drops of dilute iodine solution, is due to the presence of-  
 (a) Proteins (b) Starch  
 (c) Phosphorus (d) Iron
152. Which vitamin is prepared by our body in the presence of sunlight?  
 (a) Vitamin A (b) Vitamin B-complex  
 (c) Vitamin C (d) Vitamin D

153. Poor vision can be due to the deficiency of  
(a) Vitamin A (b) Vitamin D  
(c) Iodine (d) Iron
154. Which of the following is a product of photosynthesis?  
(a) Oxygen (b) Carbon dioxide  
(c) Hydrogen (d) Water
155. Consider the following statements:  
I. Plants consume oxygen for respiration.  
II. Plants need sunlight for respiration
- Which of the above statements is/are true?  
(a) I (b) II  
(c) I and II (d) none
156. How does Rhizobium helps legumes?  
(a) It helps in getting starch  
(b) It helps in extracting energy from sunlight  
(c) It helps in getting nitrogen  
(d) It helps in absorbing water through the roots
157. Which of the following is a ruminant?  
(a) Rat (b) Monkey  
(c) Eagle (d) Cow
158. Lohi, Rampur Bushair, Nali and Bakharwal are breeds of:  
(a) Goat (b) Sheep  
(c) Fish (d) Cow
159. Scurvy is a disease caused due to the deficiency of  
(a) Vitamin A (b) Vitamin C  
(c) Vitamin D (d) Calcium
160. Which of the following is parasitic?  
(a) Angelica (b) Cuscuta  
(c) Verbena (d) Thyme
161. Oxalic acid is found in which of the following?  
(a) Amla (b) Tamarind  
(c) Lemon (d) Spinach
162. Which acid does an ant injects into the skin, when it bites?  
(a) Ascorbic Acid (b) Tartaric Acid  
(c) Formic Acid (d) Hydrochloric Acid
163. Consider the following statements  
I. A green pigment in plant leaves called chlorophyll helps to capture the energy of the sunlight.  
II. Plants obtain nitrogen, to make proteins, from air through leaves.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) none
164. Consider the following statements:  
I. When the soil is too acidic, organic matter is added to it to neutralise it.  
II. A turmeric stain turns red when treated with a base.
- Which of the above statements is/are correct?  
(a) I (b) II  
(c) I and II (d) none
165. Consider the following statements  
I. Respiration is an endothermic reaction.  
II. Formation of water from hydrogen and oxygen is a decomposition reaction.
- Which of the above statements is/are true?  
(a) I (b) II  
(c) I and II (d) none
166. Which of the following has the lowest melting point?  
(a) Thallium (b) Sodium  
(c) Caesium (d) Germanium
167. Which of the following has an allotrope which is the hardest known natural substance?  
(a) Carbon (b) Phosphorus  
(c) Tin (d) Iron
168. Which is the most ductile metal?  
(a) Copper (b) Gold  
(c) Aluminium (d) Tin
169. Which of the following metals is kept in kerosine oil to prevent it from burning at room temperature?  
(a) Barium (b) Indium  
(c) Potassium (d) Bismuth
170. Which of the following metals is the most reactive?  
(a) Zinc (b) Calcium  
(c) Iron (d) Copper
171. Which of the following metals is found in the Free State?  
(a) Aluminium (b) Magnesium  
(c) Calcium (d) Copper
172. Consider the following statements  
I. 22 carat gold is an alloy.  
II. 24 carat gold is very hard.
- Which of the above statements is/are true?  
(a) I (b) II  
(c) I and II (d) none

173. Amalgam is an alloy that contains-  
 (a) Zinc (b) Mercury  
 (c) Tin (d) Copper
174. Solder is an alloy of-  
 (a) Tin and Copper (b) Zinc and Lead  
 (c) Zinc and Copper (d) Tin and Lead
175. Consider the following statements  
 I. Algae are green in colour because of chlorophyll present in them.  
 II. Every plant has chlorophyll in its leaves.  
 (a) I (b) II  
 (c) I and II (d) none
176. Consider the following statements:  
 I. Pitcher plant is a homotroph.  
 II. Protein is one of the products of photosynthesis in plants.  
 Which of the above statements is/are true?  
 (a) I (b) II  
 (c) I and II (d) none
177. Villi are finger like outgrowths in-  
 (a) Oesophagus (b) Pancreas  
 (c) Small intestine (d) Gall bladder
178. What is deposited on iron during the process of galvanisation ?  
 (a) Zinc (b) Aluminium  
 (c) Copper (d) Tin
179. Lion-tailed macaque is naturally found in which of the following states?  
 (a) Gujarat (b) Madhya Pradesh  
 (c) Kerala (d) Jammu and Kashmir
180. Which of the following destroys ozone?  
 (a) Carbon (b) Chlorine  
 (c) Silicon (d) Sulphur
181. Which of the following gases reduces the oxygen carrying capacity of the blood?  
 (a) Carbon dioxide (b) Carbon monoxide  
 (c) Nitrous oxide (d) Nitric oxide
182. What is marble cancer?  
 (a) cancer caused to human beings working in marble mines  
 (b) soil degradation due to marble mining  
 (c) degradation of marble surface by CFCs  
 (d) degradation of marble surface by acid rain
183. Which is the brightest visible star in the sky?  
 (a) Sirius (b) Polaris  
 (c) Alpha Centauri (d) Alpha Orionis
184. Which of the following planets is often called a morning star or an evening star?  
 (a) Mercury (b) Venus  
 (c) Mars (d) Jupiter
185. The property of catenation is predominant in  
 (a) carbon (b) sulphur  
 (c) silicon (d) nitrogen
186. Terylene is a form of  
 (a) Nylon (b) Acrylic  
 (c) Rayon (d) Polyester
187. Consider the following statements  
 I. Melamine is an example of thermoplastics.  
 II. Melamine catches fire very easily.  
 Which of the above statements is/are true?  
 (a) I (b) II  
 (c) I and II (d) none
188. Which of the following is sonorous?  
 (a) Sulphur (b) Phosphorus  
 (c) Gallium (d) Silicon
189. The green coating on a copper vessel when it is exposed to moist air is a mixture of-  
 (a) Copper oxide and copper carbonate  
 (b) Copper hydroxide and copper carbonate  
 (c) Copper hydroxide and copper nitrate  
 (d) Copper oxide and copper sulphate
190. Which of the following is the least dense planet in the solar system?  
 (a) Earth (b) Venus  
 (c) Saturn (d) Jupiter
191. Which of the following elements is a metalloid?  
 (a) Bismuth (b) Silicon  
 (c) Tin (d) Phosphorus
192. Consider the following statements  
 I. Metal oxides are acidic in nature.  
 II. Naphthalene is an inorganic compound.  
 Which of the above statements is/are true?  
 (a) I (b) II  
 (c) I and II (d) none

193. Red Data Book is a book which keeps a record of-  
 (a) earthquakes  
 (b) cyclones  
 (c) endangered species  
 (d) nuclear reactors
194. Consider the following statements  
 I. The cells having nuclear material without nuclear membrane are known as eukaryotic cells.  
 II. Blue green algae are prokaryotic organisms.
- Which of the above statements is/are correct?  
 (a) I (b) II  
 (c) I and II (d) none
195. Which of the following does not exhibit external fertilization?  
 (a) Frog (b) Starfish  
 (c) Catfish (d) Sea Urchin
196. Consider the following statements  
 I. Crocodile is an oviparous animal.  
 II. Snakes exhibit binary fission reproduction.
- Which of the above statements is/are correct?  
 (a) I (b) II  
 (c) I and II (d) none
197. Consider the following statements  
 I. The pair of sex chromosomes in a boy is XY.  
 II. There are 23 pairs of chromosomes in the nuclei of human body cells.
- Which of the above statements is/are true?  
 (a) I (b) II  
 (c) I and II (d) none
198. Which gland controls the functioning of other endocrine glands?  
 (a) Pituitary gland (b) Adrenal gland  
 (c) Pineal gland (d) Pancreas
199. Goitre is a disease of the-  
 (a) Pancreas (b) Liver  
 (c) Thyroid gland (d) Adrenal gland
200. Metamorphosis in frogs is controlled by-  
 (a) adrenalin (b) thyroxine  
 (c) insulin (d) melatonin

## Answer Keys

1	a	2	d	3	b	4	a	5	d	6	b	7	c	8	d	9	a	10	b
11	d	12	c	13	a	14	c	15	b	16	a	17	d	18	b	19	d	20	c
21	b	22	b	23	a	24	c	25	a	26	d	27	b	28	c	29	c	30	b
31	b	32	b	33	a	34	d	35	c	36	d	37	a	38	a	39	d	40	a
41	c	42	c	43	d	44	c	45	a	46	c	47	a	48	a	49	d	50	a
51	b	52	d	53	b	54	a	55	d	56	a	57	b	58	b	59	d	60	b
61	a	62	d	63	a	64	a	65	b	66	b	67	c	68	a	69	d	70	c
71	b	72	c	73	d	74	b	75	b	76	d	77	c	78	d	79	b	80	b
81	b	82	d	83	c	84	a	85	d	86	c	87	c	88	d	89	b	90	b
91	a	92	b	93	d	94	d	95	b	96	a	97	a	98	c	99	c	100	b
101	b	102	a	103	c	104	b	105	d	106	d	107	a	108	b	109	a	110	a
111	a	112	c	113	c	114	b	115	c	116	d	117	c	118	b	119	d	120	d
121	a	122	d	123	c	124	c	125	d	126	a	127	c	128	d	129	a	130	c
131	b	132	a	133	b	134	c	135	a	136	d	137	a	138	d	139	d	140	b
141	a	142	d	143	a	144	a	145	b	146	d	147	b	148	c	149	d	150	d
151	b	152	d	153	a	154	a	155	a	156	c	157	d	158	b	159	b	160	b
161	d	162	c	163	a	164	b	165	d	166	c	167	a	168	b	169	c	170	b
171	d	172	a	173	b	174	d	175	a	176	d	177	c	178	a	179	c	180	b
181	b	182	d	183	a	184	b	185	a	186	d	187	d	188	c	189	b	190	c
191	b	192	d	193	c	194	b	195	c	196	a	197	c	198	a	199	c	200	b



## Explanations

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| <p>1. a Thailand is the only Southeast Asian country never to have been occupied by any European or other foreign power, except in war.</p> <p>2. d Under the Treaty of Nanking in 1842, China ceded Hong Kong to the British. Both the British and the French fought the Second Opium War against China.</p> <p>3. b After the Treaty of Nanking, the Chinese signed the Treaty of Boque which made the British its most favoured state. The British also got the right of 'extra-territoriality' through this treaty.</p> <p>4. a Vietnam signed a treaty with the French in 1862 which gave control of southern Vietnam to the French. By 1885, the French completely took over Vietnam. Soon Cambodia and Laos were also added to the French Colonial Empire.</p> <p>5. d Britain occupied Egypt from Turkey to guarantee its repayment of the huge foreign debt.</p> <p>6. b Under Aurangzeb the Mughal Empire reached its greatest extent. In all, it comprised 21 provinces, covering a geographical spread from Afghanistan to the north-west to the eastern extremity of Bengal in the east and from Kashmir in north to the Carnatic in the south.</p> <p>7. c Aurangzeb imposed a set of Islamic laws called Fatwa-i-Alamgiri in defence of Islam and Muslim society.</p> <p>8. d Chin Quilich Khan, popularly known as Nizam-ul-Mulk, founded the state of Hyderabad in 1724 and became the first Nizam of Hyderabad.</p> <p>9. a Nadir Shah of Iran invaded Delhi in 1738-1739 and plundered the city. He also took away the Peacock Throne and the Koh-i-noor diamond.</p> <p>10. b Bhakti Saints like Samarth Ramdas since the 15<sup>th</sup> century had created in the minds of the Marathas the abiding sense of mutual love and faith in one God. These saints too had an influence which emphasised on the principles of good work and purity of heart.</p> <p>11. d According to the treaty, the Maratha Kingdom was divided into two halves. The southern half of the kingdom went to Sambhaji II while the Northern Half went to Sahuji.</p> <p>12. c The Treaty made the Nizam surrender the whole of Malwa. By this treaty, Baji Rao I also obtained from Nizam the territory lying between rivers Narmada and Chambal other than 50 lakh rupees as war compensation.</p> <p>13. a The Maratha power revived in northern India after almost a decade under Madhav Rao I. Following the death of Najib-ud-Daula the Marathas restored the exiled Mughal emperor Shah Alam II on the throne of Delhi in 1772. Balaji Baji Rao was known as Nana Saheb, not Baji Rao.</p> <p>14. c During difficult times, diwan Balaji Vishwanath stood steadfastly by Sahuji (son of Sambhaji). Hence Sahuji elevated him to the post of Peshwa.</p> <p>15. b Jiziya is a poll tax that early Islamic rulers demanded from their non-Muslim subjects. Aurangzeb imposed this tax during his reign in India.</p> | <p>16. a Sardeshmukhi was an additional 10% tax levied on top of the Chauth, which was 25% tax on the revenue produced.</p> <p>17. d During difficult times, diwan Balaji Vishwanath stood steadfastly by Sahuji (son of Sambhaji). Hence Sahuji elevated him to the post of Peshwa. From then on, the office of the Peshwa became hereditary and Balaji and his successors became the de facto rulers of the Maratha kingdom.</p> <p>18. b In the First Carnatic War, the French defeated the Nawab of Arcot.</p> <p>19. d The Third Carnatic War was won by the British. This finally decided the fate of the two European powers in India. The Dutch were not involved at all in the Carnatic Wars.</p> <p>20. c The Battle of Wandiwash put an end to the colonial ambitions of the French in India.</p> <p>21. b Hector Munro was the commander of the Company forces in the Battle of Buxar. Clive was away in England during the war. The Company replaced Mir Jafar with his son in law as the Nawab of Bengal. In 1760, the Company replaced Mir Jafar with his son in law Mir Qasim as the Nawab of Bengal.</p> <p>22. b Robert Clive signed the Treaty of Allahabad on 12 August 1765 with the Mughal Emperor Shah Alam II. By this treaty, the Emperor was taken under the Company's protection and was assigned Allahabad and Kara. Further, the Company also granted the Emperor an annual pension of rupees 26 lakh in return for a farman, which granted the Company the diwani of Bengal.</p> <p>23. a Warren Hastings stopped the annual grant of Emperor Shah Alam II. He also took away Allahabad and Kara from the Emperor and sold these territories back to the Nawab of Awadh.</p> <p>24. c The Nizam of Hyderabad was the first Indian power to accept the subsidiary alliance with pleasure.</p> <p>25. a By the Treaty of Bassein, Peshwa Baji Rao II entered into subsidiary alliance with the British. In fact, he had been forced to seek British protection after Jaswant Rao Holkar captured Pune. By the Treaty of Amritsar signed in 1809, river Sutlej had been fixed as the boundary between the British and Maharaja Ranjit Singh's territories.</p> <p>26. d The Treaty of Sagauli was signed between the British and the Gorkhas. The Gorkha leader Amar Singh was defeated in the First Anglo-Nepalese War (1814-16) and signed the treaty in 1816.</p> <p>27. b The First Anglo-Sikh War took place in 1845-1846. Lord Hardinge was the Governor-General of India from 1844 to 1848.</p> <p>28. c Although Robert Clive gave birth to the Covenanted Civil Services in India, it was Lord Cornwallis who was regarded as the father of modern civil services. It was Cornwallis who separated the commercial and the revenue branches of the administration while simultaneously excluding Indians from all high offices.</p> |
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29. c Maharaja Dalip Singh entered the subsidiary alliance at Lahore in 1846 through the Treaty of Lahore. After the Second Anglo-Sikh War, the British annexed territories in India through a law called the Doctrine of Lapse.
30. b The British took away the famous diamond Koh-i-noor from Maharaja Dalip Singh after defeating him in the Second Anglo-Sikh War.
31. b The Holkars dynasty was founded by Malhar Rao with his headquarters at Indore.
32. b Raghunath Rao II was defeated at Argaon and agreed to sign a treaty. By this treaty signed at Deogaon Raghujii Bhonsle II surrendered Orissa to the British.
33. a Major Broadfoot, who was sent to Punjab by Lord Hardinge as the political agent of the British, did everything to divide the Sikh nobles and induce the Sikh army to cross river Sutlej. By the Treaty of Amritsar signed in 1809, the river had been fixed as the boundary between the British and Maharaj Ranjit Singh's territories. Thus, barely the Sikh army had crossed the river then Lord Hardinge declared war.
34. d The Gaikwar dynasty was founded by Damaji I in Gujarat with his headquarters at Baroda.
35. c After getting the diwani of Bengal, Robert Clive introduced the dual government in Bengal. The right of revenue collection was with the British while the administration of the empire was handled by the nawab.
36. d The Governor-General of Bengal was made the Governor-General of India through the Charter Act of 1833. The Charter Act of 1833 allowed Indians to hold government positions under the company.
37. a The Regulating Act of 1773 gave the Governor-General of Bengal general authority over other two presidencies, Bombay and Madras.
38. a
39. d In 1829, Lord William Bentinck abolished the system of sati and made it punishable by law.
40. a After the premature death of Raja Rammohun Roy, the Brahmo Movement was carried forward by Dwarkanath Tagore for some time. But it was his son Debendranath Tagore who infused new life into the organisation and introduced the regular system of worship in the Brahmo temples.
41. c Mahadev Govind Ranade was the founder of the Prarthana Samaj.
42. c Louis Vivian Derozio taught English literature and History in the Hindu College of Calcutta. The Young Bengal Movement revolved around him. His attraction as a teacher lay in motivating the students to live by truth and shun all kinds of vices.
43. d Jyotiba Phule was not a member of the Prarthana Samaj. He founded the Satyashodhak Samaj.
44. c The Deccan Education Society was formed in 1884 under the spiritual guidance of Swami Dayananda Saraswati. It has a small school, which in course of time grew into the famous Fergusson College of Pune.
45. a Gopal Krishna Gokhale, a member of the Prarthana Samaj, founded the Servants of India Society in 1905.
46. c Jyotiba Phule was an active social reformer who took up sincerely the cause of women and downtrodden people in Maharashtra. But his campaign for the upliftment of the economically weaker sections of the society and the removal of untouchability acquired the character of an anti-Brahmin movement. He believed that the plight of the weaker sections is due to the Brahmins and their vedic traditions.
47. a The Deccan Education Society was formed in 1884 under the spiritual guidance of Swami Dayananda Saraswati. It has a small school, which in course of time grew into the famous Fergusson College of Pune.
48. a The Central Hindu College at Varanasi was founded in 1898 by Annie Besant under the Theosophical Society of India.
49. d In 1875, Dayanand Saraswati formally established the Arya Samaj unit at Bombay.
50. a Swami Dayanand Saraswati started the Suddhi Movement to convert the non-Hindus into Hinduism.
51. b The part of the Himalayas lying between Satluj and Kali rivers is known as Kumaon Himalayas.
52. d Northern Circar is the northern part of eastern coastal plains of India. The Malabar coast and the Kannad Plain are the southern and central stretches of the western coastal plains.
53. b With its hundreds of tributaries, the Amazon drains a territory of more than 7 million sq km, roughly half of which is in Brazil.
54. a A trellis drainage pattern develops where hard and soft rocks exist parallel to each other.
55. d
56. a The northern plains, lying at the foothills of the Himalayas, were formed by the deposition of alluvium over millions of years in this basin.
57. b Anamudi, at 2695 metres, is the highest peak of the Western Ghats.
58. b The northern plains start with the bhabhar belt while the terai belt lies south of the bhabhar. The streams which disappear in the bhabhar re-emerge in the terai belt.
59. d Lohit is a tributary of river Brahmaputra.
60. b Plants take in carbon dioxide through the stomata of the leaves.
61. a The Central Highlands lie north of the Narmada river covering a major area of the Malwa plateau. The Deccan Trap is of volcanic origin hence it is made up of igneous rocks.
62. d It is the bhangar belt which is made up of older alluvium. The khadar are newer, younger deposits of the flood plains.
63. a
64. a Plants cannot absorb atmospheric nitrogen through stomata of the leaves. The gaseous nitrogen is converted to useful form by bacteria in the soil, which can finally be absorbed by the roots along with water and other minerals.

65. b According to the Indus Water Treaty of 1960, India can use only 20% of the total water carried by the Indus river system. The Brahmaputra takes a U turn on reaching the Mount Namcha Barwa and enters India in Arunachal Pradesh through a gorge.
66. b The river Ganga bifurcates in West Bengal. The subsidiary branch, the Bhagirathi, winds south to form the Hooghly river.
67. c The gravity of the earth pulls all materials on its surface downwards. These downward movements are called mass movement or mass wasting.
68. a The Moho discontinuity, named after the geologist Mohorovicic, is the boundary between earth's crust and earth's mantle.
69. d The outer core is a liquid region composed mostly of iron, with smaller amounts of nickel and sulphur in liquid form. The inner core is solid and is composed mostly of iron and nickel. As the core is made up of mainly metals, it is also known as the metallic core.
70. c The continental crust is less dense than the oceanic crust because the continental crust is made of a mix of light and dense rocks while the oceanic crust is composed mostly of dense igneous rocks.
71. b Oxygen is the most abundant element of the earth's crust followed by silicon, aluminium and iron.
72. c Granite is an igneous rock of visible crystalline formation and texture. It is composed of feldspar and quartz, with a small amount of mica.
73. d The average thickness of the oceanic crust is about 5 km while the average thickness of the continental crust is about 40 km. The asthenosphere is a 100 km thick layer found at the top of the lower mantle.
74. b Igneous rocks are formed by the solidification of magma while metamorphic rocks and sedimentary rocks are composed of pre-existing rocks.
75. b Shale is a sedimentary rock formed by the consolidation of beds of clay or mud. When two continental plates converge, neither plate can be forced under the other. Instead, folds may be created. The Himalayas have been formed in this way.
76. d The San Andreas fault is a rift caused, not by collision between plates, but by the movement of plates away from each other. The inner core of the earth is solid and made of iron, nickel and sulphur.
77. c Lake Baikal, the deepest lake in the world, is a fresh water lake located in Siberia. It is the deepest lake in the world with a maximum depth of 1,637 m. It is estimated to contain approximately one-fifth of all the earth's fresh surface water.
78. d The Pamir Knot is the meeting place of many mountains. It is located in the extreme north of India.
79. b K2, at 8,611 m, is the second tallest mountain in the world. Only Mount Everest is taller than K2.
80. b Verkhoyansk is the coldest place in the northern hemisphere with a mean January temperature of  $-45^{\circ}\text{C}$ .
81. b 1 nautical mile = 1.852 km
82. d According to the widely accepted Law of the Sea (Maritime Law), each nation that borders the ocean may claim an Exclusive Economic Zone (EEZ), which extends offshore for 200 nautical miles. Resources within an EEZ belong to the nation that claims it.
83. c In terms of installed capacity, Tamil Nadu is ranked number 1 followed by Maharashtra, Karnataka, Gujarat and Rajasthan.
84. a In wind power generation, kinetic energy of the blades is converted into electrical energy.
85. d The bauxite reserve in Odisha is of the order of 1607 million tonnes which is more than half of the country's total reserve.
86. c Net Sown Area represents the total area sown with crops and orchards. Area sown more than once in the same year is counted only once. Gross Crop Area represents the total area sown once and/or more than once in a particular year, i.e. the area is counted as many times as there are sowings in a year.
87. c
88. d Mountains account for 30% of the total surface area of India while about 43% of the area of the country is plain area. The first National Forest Policy after independence was set up in 1952.
89. b The Rose-ringed Parakeet population is widely distributed all over India and in many parts of Central Africa. It is given the 'least concern' conservation status by the International Union for Conservation of Nature and Natural Resources. The Indian wild ass, found in the Rann of Kutch and Pakistan, is an endangered animal.
90. b Buxa Tiger Reserve lies in Alipurduar sub-division of Jalpaiguri district of West Bengal.
91. a Dolomite is  $\text{CaMg}(\text{CO}_3)_2$  which is calcium magnesium carbonate.
92. b Schumacher believed that natural resources should be conserved and concluded that large industries and large cities would lead to the depletion of natural resources.
93. d In India hydroelectric power contributes approximately 22% of the total electricity produced. About 70% of world's total freshwater occurs as ice sheets and glaciers in Antarctica, Greenland and the mountainous regions of the world, while a little less than 30 % is stored as groundwater in the world's aquifers.
94. d Fossil fuels are non renewable and non recyclable resources. Inexhaustible resources are a subset of renewable resources. There are resources which are renewable, like wildlife, but not inexhaustible.
95. b The Net Sown Area is over 80% of the total surface area in Punjab and Haryana.
96. a The IUCN headquarters is at Gland, Switzerland.
97. a Madhuca Insignis, a wild variety of mahua, is now on the verge of extinction. Azadirachta Indica (neem tree), Prosopis Juliflora (vilayati kikar) and Acacia nilotica (babul) are extensively found in India.

98. c The State of Forest Report includes plantations in natural forests and therefore fails to deliver accurate information about actual loss of natural forests.
99. c Gayal, also known as Mithun, is a massive semidomesticated ox found in India. Gayals are raised in eastern states like Assam and Arunachal Pradesh for meat and milk
100. b In the 1970s and 1980s, the Chipko movement in India fought for preservation of the forests that provided livelihood to the people.
101. b
102. a
103. c
104. b
105. d
106. d
107. a
108. b Asia's first EPZ was set up in Kandla in 1965.
109. a
110. a Share of the service sector has been increasing in GDP since the 1990.
111. a
112. c Both the central and state governments shared the responsibility of regulating the PDS. While the central government is responsible for procurement, storage, transportation, and bulk allocation of food grains, state governments hold the responsibility for distributing the same to the consumers through the established network of Fair Price Shops (FPSs). State governments are also responsible for operational responsibilities including allocation and identification of families below poverty line, issue of ration cards, supervision and monitoring the functioning of FPS.
113. c Allahabad Bank began operations in 1865.
114. b BHEL was accorded the Maharatna status on 4<sup>th</sup> February, 2013.
115. c
116. d
117. c
118. b
119. d After 1991, Reserve bank of India has become more independent in framing monetary policy, as fiscal policy is prerogative of the Government of the day. Public Sector Banks dominate 75% of deposits and 71% of advances in the banking industry. Public Sector Banks dominate commercial banking in India.
120. d
121. a
122. d
123. c National Development Council (NDC) is an extra-constitutional and non-statutory body. Rajmanner Committee was a committee on Center-State relationship in order to study the State Autonomy.
124. c The main goal of establishing regional rural banks in India was to provide credit to the rural people who are not economically strong enough, especially the small and marginal farmers, artisans, agricultural labors, and even small entrepreneurs.
125. d
126. a MSP is the price at which government is ready to purchase the crop from the farmers directly if the crop price becomes lower than MSP. As a result, market price of the crop never goes below MSP, thereby incentivising farmers to increase production.
127. c
128. d
129. a
130. c
131. b
132. a
133. b
134. c
135. a
136. d
137. a
138. d
139. d
140. b
141. a
142. d The cotton textile mills, mainly dominated by Indians, were located in the western parts of the country; namely, Maharashtra and Gujarat, while the jute mills dominated by the foreigners were mainly concentrated in Bengal.
143. a Tata Iron and Steel Company was established by Dorabji Tata on August 26, 1907, as part of his father Jamsetji's Tata Group.
144. a Dump trucks are considered capital goods, because they are used by construction and manufacturing companies to haul various materials in order to make other products such as roads, bridges, dams, and buildings.
145. b Agriculture sector provides direct and indirect employment to nearly 60% of the total work force of India.

146. d The tertiary sector of the economy is the service industry. This sector provides services to the general population and to businesses. Activities associated with this sector include retail and wholesale sales, transportation and distribution, entertainment (movies, television, radio, music, theater, etc.), restaurants, clerical services, media, tourism, insurance, banking, healthcare, and law.  
The quaternary sector of the economy consists of intellectual activities. Activities associated with this sector include government, culture, libraries, scientific research, education, and information technology.
147. b The opening of the Suez Canal further intensified British control over India's foreign trade as it reduced the time of travel between England and India considerably.
148. c The most important characteristic of India's foreign trade throughout the colonial period was the generation of a large export surplus. However, this export surplus did not result in any flow of gold or silver into India.
149. d The export surplus was used to make payments for the expenses incurred by an office set up by the colonial government in Britain, expenses on war, again fought by the British government, and the import of invisible items, all of which led to the drain of Indian wealth.
150. d
151. b Rice is rich in starch which is a carbohydrate. When a few drops of dilute iodine solution is put in a substance rich in starch, it turns blue-black in colour.
152. d Vitamin D can be made by our body itself. Our skin uses sunlight to produce vitamin D.
153. a Vitamin A keeps our skin and eyes healthy.
154. a Plants use water and carbon dioxide to prepare food through the process of photosynthesis with oxygen as a by product.
155. a Just like animals, plants too consume oxygen for respiration. Plants need sunlight for the process of photosynthesis, not respiration.
156. c Rhizobium is a soil bacterium that forms nodules on the roots of legumes. It takes up nitrogen from the atmosphere and converts it into a soluble form which is consumed by the plant.
157. d Ruminant animals quickly swallow the food and store it in a part of the stomach called rumen. The food gets partially digested here and is called cud. Later the cud returns to the mouth in small lumps and the animal chews it.
158. b Lohi, Rampur Bushair, Nali and Bakharwal are different breeds of sheep.  
Lohi - Rajasthan and Punjab,  
Rampur Bushair - Uttar Pradesh and Himachal Pradesh,  
Nali - Rajasthan, Punjab and Haryana  
Bakharwal - Jammu and Kashmir
159. b Scurvy is a disease of human beings caused by a prolonged deficiency of vitamin C in the diet.
160. b Cuscuta (Amarbel) does not have chlorophyll. It takes its food from a host plant and deprives it of valuable nutrients.
161. d Amla contains ascorbic acid, Tamarind contains tartaric acid and Lemon contains citric acid.
162. c Formic acid is widely used in the chemical industries and in dyeing and tanning. In nature, formic acid occurs in the poisons of stinging ants and other insects and in stinging nettles.
163. a The green pigment in plant leaves called chlorophyll helps plant leaves to capture the energy of the sunlight for photosynthesis.  
Soil has bacteria that convert gaseous nitrogen into a usable form and release it into the soil. These are absorbed by the plants along with water.
164. b Organic matter releases acids. If the soil is too acidic, it can be neutralised by adding bases like quick lime (calcium oxide).  
Turmeric is a good naturally occurring indicator which turns red when treated with a base.
165. d Respiration is an exothermic process, a process in which heat is released along with other products. Formation of water from hydrogen and oxygen is a combination reaction. Two molecules of hydrogen combine with one molecule of oxygen to form two molecules of water.
166. c Caesium has a very low melting point ( $28.39^{\circ}\text{C}$ ) than the other three. Caesium will melt if you keep it on your palm.
167. a Diamond, an allotrope of carbon, is the hardest known natural substance.
168. b Ductility is the property of a metal or any other material that allows it to be drawn into wires. Gold is the most ductile metal.
169. c Alkali metals such as potassium and sodium are so highly reactive that they catch fire if kept in the open. Hence, to protect them from catching fire, they are kept immersed in kerosene oil.
170. b
171. d Copper has a very low reactivity so it is found in the free state. Other three are highly reactive metals therefore they are never found in the free state.
172. a 24 carat gold is very soft and hence not suitable for making ornaments. It is alloyed with either copper or silver to make it hard. In India, 22 carat gold is used for making ornaments. It means 22 parts of pure gold is alloyed with 2 parts of either copper or silver.
173. b Mercury combines with all the common metals except iron and platinum to form alloys that are called amalgams.
174. d Solder is an alloy of lead and tin (Pb and Sn). It is used for welding electrical wires together due to its low melting point.
175. a Not every plant has chlorophyll in its leaves. Some plants get their chlorophyll from other host plants. They are parasitic in nature.
176. d Pitcher plant is an insectivorous plant. This is why it is a heterotroph (one who depends on the food produced by others). Starch is produced by photosynthesis, not protein.
177. c The inner walls of the small intestine have thousands of finger-like outgrowths called villi.  
The villi increase the absorption surface area for digestion providing efficient absorption of nutrients.

178. a Galvanisation is a process of depositing a layer of zinc on iron or steel to prevent rusting.
179. c The lion-tailed macaque (also called Beard ape) lives in the rain forests of Western Ghats. It is thought to be the rarest old world monkey and is in serious danger of extinction.
180. b CFCs damage the ozone layer when they escape from sources such as refrigerators, air conditioners and aerosol sprays. The CFCs drift up to the stratosphere, an upper layer of the atmosphere where strong ultraviolet radiation from the Sun breaks them down. As they break down, they release chlorine, which depletes the protective ozone layer.
181. b When inhaled carbon monoxide combines with hemoglobin in the blood, preventing absorption of oxygen and resulting in asphyxiation.
182. d Pollutants like sulphur dioxide and nitrogen dioxide react with atmospheric water vapour to form sulphuric acid and nitric acid. The acids drop down with rain, making the rain acidic. This is called acid rain. Acid rain corrodes the marble of the monuments like Taj Mahal.
183. a Sirius, also known as Dog Star, is the brightest star in the sky. It is situated in the constellation Canis Major.
184. b Venus is the brightest object in the sky after the Sun and the Moon. It is often called the morning star when it appears in the east at sunrise and the evening star when it is in the west at sunset.
185. a The ability of an element to form bonds with other atoms of the same element, giving rise to large molecules, is known as catenation. Carbon predominantly exhibits catenation, while sulphur, silicon and nitrogen also exhibit this property to some extent.
186. d Terylene is made from a polyester derived from terephthalic acid and ethylene. It can be drawn into very fine fibres that can be woven like any other yarn.
187. d Melamine is an example of thermosetting plastics. It resists fire and can tolerate heat better than other plastics. It is used for making floor tiles, kitchenware and fabrics which resist fire.
188. c Metals are said to be sonorous because they make ringing sound when struck hard. Gallium, a metal, is sonorous while the other three are not.
189. b The green coating on copper surface is a mixture of copper hydroxide and copper carbonate.  
 $2\text{Cu} + \text{H}_2\text{O} + \text{CO}_2 + \text{O}_2 \rightarrow \text{Cu}(\text{OH})_2 + \text{CuCO}_3$
190. c Saturn is the least dense of the solar system's planets. Its density is less than that of water. The very low density of Saturn is attributed to the fact that the planet consists mainly of the lightweight gas hydrogen.
191. b Metalloids are elements which possess characters of both metals and non metals. Silicon is a metalloid. Bismuth and tin are metals while phosphorus is a non metal.
192. d Metal oxides are basic in nature.  
 Naphthalene is an organic compound with formula  $\text{C}_{10}\text{H}_8$ .
193. c A Red Data Book contains lists of endangered species.
194. b Cells having well organised nucleus with a nuclear membrane are called eukaryoti(c). On the other hand, cells having nuclear material without nuclear membrane are prokaryoti(c). Bacteria and blue green algae are prokaryotic organisms.
195. c Frog, starfish and sea urchin exhibit external fertilization. Catfish lays its eggs on the nest made by both male and female.
196. a An oviparous animal lays eggs instead of giving birth to young ones. So crocodile is an oviparous animal.  
 Binary fission reproduction is a type of asexual reproduction in which an animal reproduces by dividing into two individuals. Amoeba which is a single celled organism exhibits binary fission reproduction.
197. c The pair of sex chromosomes in a boy is XY and in a girl is XX.
198. a Pituitary gland is the master endocrine gland in vertebrate animals. The hormones secreted by the pituitary stimulate and control the functioning of almost all the other endocrine glands in the body.
199. c Goitre is an enlargement of the thyroid gland which happens when the thyroid gland stops producing the hormone thyroxine.
200. b Thyroxine production requires the presence of iodine in water. If the water in which the tadpoles are growing does not contain sufficient iodine, the tadpoles cannot become adults.

## Current General Awareness

1. According to the United Nation International Children Education Fund (Unicef) report, more than 70,000 babies were born in the country without being registered. Name the country.  
(a) Guinea  
(b) Liberia  
(c) Sierra Leone  
(d) Democratic Republic of the Congo
2. On which of the following days the first National Handloom Day will be launched by the Prime Minister Narendra Modi in Chennai?  
(a) July, 30  
(b) July, 31  
(c) August, 1  
(d) August, 7
3. Who among the following has clinched two gold medals in 300m and 500m Roller Skating in the Special Olympics World Summer Games, 2015?  
(a) Tapan Kumar  
(b) Vikram Seth  
(c) Prabhroop Sekhon  
(d) Sudeep Sen
4. What is India's ranking in the WHO Global Tuberculosis Report 2014, among 22 high TB burden countries globally?  
(a) 10th  
(b) 14th  
(c) 15th  
(d) 20th
5. Which among the following countries has been formally conferred associate membership of the European Organization for Nuclear Research (CERN) in August, 2015?  
(a) South Korea  
(b) South Sudan  
(c) Pakistan  
(d) Iran
6. Which among the following field sports has been fully recognized by the International Olympic Committee (IOC) in August, 2015?  
(a) Floorball  
(b) Bridge  
(c) Boules  
(d) Ultimate Frisbee
7. Name the 13-day culture & cuisine festival that was inaugurated on 3 August 2015 in New Delhi, being organized as a part of Independence Day celebrations?  
(a) "Bharat Parv"  
(b) 'Bharat Mela'  
(c) 'Bharat Garv'  
(d) 'Bharat Mahatosav'
8. Who among the following has won the Ramanujan Prize for 2015?  
(a) Ashish Kumar  
(b) Rajendra Singh  
(c) Amalendu Krishna  
(d) P. K. Sethi
9. Udaipur Solar Observatory has operationalized nation's first biggest telescope through which vital studies can be made about sun. Name the telescope.  
(a) XWM-Newton  
(b) MAST  
(c) AGILE  
(d) SWIFT
10. Who among the following has been chosen for the Bharat Bharti literary award, Uttar Pradesh state's highest literary award for year 2014?  
(a) Mahendra Nath Mulla  
(b) Abdul Hamid  
(c) Kashinath Singh  
(d) Kamlesh Kumari
11. Who among the following persons will receive the Best Electoral Practices Award-2014 by Election Commission of India?  
(a) Jayanta Mahapatra  
(b) Amol Redij  
(c) Rajan Vishal  
(d) Sunil Chandan
12. Which among the following state governments has empowered Anti Corruption Bureau (ACB) to arrest Ministers, MLAs or senior civil servants in bribery cases without seeking permission from concerned authorities?  
(a) Uttar Pradesh  
(b) Bihar  
(c) Telangna  
(d) Jharkhand
13. Recently, Union Cabinet has approved a proposal to sign an agreement with UNESCO for establishment of a Centre for World Natural Heritage Management and Training for Asia-Pacific region. It will be established at which place in India?  
(a) Shimla  
(b) New Delhi  
(c) Patna  
(d) Dehradun
14. Egypt's government has inaugurated an \$8bn expansion of the Suez Canal. It connects which two oceanic bodies?  
(a) Atlantic Ocean and Mediterranean Sea  
(b) Persian Gulf and Arabian Sea  
(c) Arabian Sea and Indian Ocean.  
(d) Red Sea and the Mediterranean Sea
15. With which among the following countries NASA has signed 490 million US dollars contract for International Space Station travel in August, 2015?  
(a) China  
(b) Germany  
(c) Japan  
(d) Russia

16. Prime Minister has launched the first National Handloom Day on 7th August, 2015 at a national level function in Chennai. Handloom day is dedicated to which historic movement of India?  
 (a) Non-cooperation Movement  
 (b) Kheda Satyagraha  
 (c) Swadeshi Movement  
 (d) Khilafat Movement
17. According to the recent studies Indian scientists have found that dopamine also known as a happy hormone can also kill tumors. Name the scientists who were involved in the discovery of dopamine?  
 (a) George Sudarshan and Jayant Narlikar  
 (b) G. R. Desiraju and Harish Chandra  
 (c) Partha Dasgupta and Sujit Basu  
 (d) Abhas Mitra and K. S. Chandrasekharan
18. Union government on 8 August, 2015 has launched 'Nai Manzil' scheme in Bihar. This scheme aims for the upliftment of which section?  
 (a) OBC  
 (b) Schedule Castes  
 (c) Schedule Tribes  
 (d) Minorities
19. According to the recent survey by the Ministry of Urban Development which city has topped in the Swachh Bharat Rankings of 476 cities in India?  
 (a) Mysuru  
 (b) Navi Mumbai  
 (c) Kochi  
 (d) Bengaluru
20. On 8 August, 2015 at which among the following states Bharat Heavy Electricals Limited (BHEL) has commissioned a 500 MW thermal unit?  
 (a) Maharashtra  
 (b) Uttar Pradesh  
 (c) Andhra Pradesh  
 (d) Madhya Pradesh
21. The NITI Aayog has started an initiative to engage the states of the Indian Union in order to improve their efficiency and governance. Name this ambitious initiative of Ayog.  
 (a) NITYA  
 (b) NIYATAM  
 (c) NITI ABHIYAN  
 (d) NITI SAHYOG
22. Who among the following has been appointed as the new Governor of Bihar on 8 August 2015?  
 (a) N.V. Krishna  
 (b) Jayamant Mishra  
 (c) Ram Nath Kovind  
 (d) Acharya Dev Vrat
23. Name the cyclonic typhoon that hit Taiwan and entered Mainland China on 8 August 2015?  
 (a) Typhoon Hermine  
 (b) Typhoon Ernesto  
 (c) Typhoon Dorian  
 (d) Typhoon Soudelor
24. Which famous Hindi writer's birth centenary celebration was initiated by Ministry of culture with help of Sahitya Akademi?  
 (a) Hazari Prasad Dwivedi  
 (b) Devaki Nandan Khatri  
 (c) Bhagwati Charan Verma  
 (d) Bhisham Sahni
25. Tendong Lho Rum Faat, an ancient and natural festival of the ethnic was celebrated with traditional devotion and fanfare on 9 August 2015. This festival belongs to tribes of which state?  
 (a) Bodo tribes of Assam  
 (b) Garo tribes of Garo Hills  
 (c) Naga tribes of Nagaland  
 (d) Lepcha tribe of Sikkim
26. Which among the following Indian films will be screened at the South Asian Gallery of the National Museum of Ethnology in Osaka, Japan, marking the film's 20th year of uninterrupted run?  
 (a) Lagaan: Once Upon a Time in India  
 (b) Dilwale Dulhania Le Jayenge  
 (c) Like Stars on Earth  
 (d) Mughal-E-Azam
27. Who among the following has been awarded with the PATWA Safari India South Asia Travel Award for the year 2015?  
 (a) Vikram Seth  
 (b) Som Ranchan  
 (c) Dilip Parulekar  
 (d) Suresh Joshi
28. The Rajasthan High Court has declared which practice within the Jain community as illegal practice on 10 August, 2015?  
 (a) 'Santhara'  
 (b) 'Kalyanka'  
 (c) 'Paryushana'  
 (d) 'Samayika'
29. Union Government has launched which Yojana, an initiative to bring students closer to nature on 10 August, 2015?  
 (a) School Plantation Yojana  
 (b) School Hariyali Yojana  
 (c) School Nursery Yojana  
 (d) School Go Green Yojana
30. Who among the following has been appointed as tiger ambassador by the Maharashtra government to promote eco tourism, especially tiger tourism in the state?  
 (a) Shahrukh Khan  
 (b) Ritesh Deshmukh  
 (c) Ashwariya Rai  
 (d) Amitabh Bachchan



31. Internationally, which day is observed as "World Bio Diesel Day" to mark the demonstration of Diesel Engine by Rudolf Diesel on various vegetable oils way back in 1893?  
(a) 8th August (b) 9th August  
(c) 10th August (d) 11th August
32. Which among the following states has accepted the invitation to be the member of the World Tourism Cities Federation (WTCF) Council?  
(a) Goa (b) Kerala  
(c) Himachal Pradesh (d) Karnataka
33. Which of the following personalities will host the nuclear security summit in March-April, 2016?  
(a) Barack Obama (b) Narendra Modi  
(c) Vladimir Putin (d) David Cameron
34. India has recently signed the financing agreement of USD 308.40 million with World Bank. Identify the name of the project from the given options.  
(a) NCRMP-I (b) NCRMP-II  
(c) WPTC (d) WPCC
35. Name the "Star Wars-like" Planet located by Nasa's Kepler Mission in the 'habitable Zone' of two stars in the month of August, 2015.  
(a) Kepler-451b (b) Kepler-452b  
(c) Kepler-453b (d) Kepler-454b
36. Indarana genus is a kind of fauna found in....  
(a) Sunderban Delta (b) Aravali ranges  
(c) Nilgiri Hills (d) Western Ghats
37. A 410-year-old Quran, calligraphed during Mughal ruler Akbar's period, was recovered in August 2015. This was recovered at ....  
(a) Mysuru (b) Raichur  
(c) Mandya (d) Koppal
38. Begum Akhtar Award is given for excellence in which of the following field?  
(a) Dancing (b) Singing  
(c) Theater (d) Poetry
39. Who is the author of the book "What Pet Should I Get"?  
(a) Dr Seuss (b) Harper Lee  
(c) Toni Morrison (d) Annie Barrows
40. Union Government has recently given nod to set up All India Institute of Ayurveda. This will be located in...  
(a) Mumbai (b) Kolkata  
(c) Chennai (d) New Delhi
41. Pankaj Advani belongs to which of the following sports disciplines?  
(a) Snooker (b) Football  
(c) Basket Ball (d) Tennis
42. Name the Indian IPS Officer, who has Scaled Mount Elbrus in Russia in August, 2015.  
(a) Aparna Kumar (b) Ashok Kumar  
(c) Vinod Chaubey (d) Chandrappa
43. Who among the following has sworn as the governor of Himachal Pradesh in August, 2015?  
(a) Ram Naresh Yadav (b) Padmanabha Acharya  
(c) Vajubhai Vala (d) Acharya Dev Vrat
44. Who among the following has earned India its first-ever individual (silver) medal in the World Archery Championships in 2015?  
(a) Jayanta Talukdar (b) Tarundeep Rai  
(c) Rajat Chauhan (d) Limba Ram
45. Which of the following states has decided to form a Special Indian Reserve Battalion (SIRB), in order to combat with naxalism anywhere in the country?  
(a) Madhya Pradesh (b) Maharashtra  
(c) Odisha (d) Chhattisgarh
46. Who is the author of the book "What Gandhi Says,"?  
(a) Norman G Finkelstein  
(b) Ramachandra Guha  
(c) Josheph Lelyveld  
(d) Arther L. Herman
47. Who is the present President of European Commission?  
(a) Jean Claude Juncker  
(b) José Manuel Barroso  
(c) Romano Prodi  
(d) Jacques Santer
48. The WHO's International Agency for Research on Cancer (IARC) has classified three compounds as carcinogenic to humans in the month of June, 2015. Which among the following is not in the list?  
(a) DDT (b) Lindane  
(c) 2, 4-D (d) Anthocyanins
49. Who among the following has become the first Indian football player to score 50 international goals?  
(a) Bhaichung Bhutia (b) Sunil Chhetri  
(c) IM Vijayan (d) Gouramangi Singh

50. Japan's SoftBank has recently teamed up with Bharti, Foxconn to invest in which of the following?  
 (a) Geo-thermal Power plants  
 (b) Solar power plants  
 (c) Thermal power plants  
 (d) Tidel Power generation
51. Which of the following two islands has been recently designated as an authorized immigration check post for entry into or exit from India by Central Government?  
 (a) Srirangam Island and Isukathippa Island  
 (b) Bhavani and Hope Islands  
 (c) Great Nicobar and Car Nicobar islands  
 (d) Agatti and Minicoy Islands
52. Which of the following States of India has recently become the first state to announce 'State butterfly'?  
 (a) Kerala (b) Himachal Pradesh  
 (c) Maharashtra (d) Sikkim
53. According to the recent study by NASA and the European Space Agency scientists, apart from the Earth, which is the only body in the solar system known to possess surface lakes and seas?  
 (a) Titan (b) Europa  
 (c) Callisto (d) Carpo
54. Recently, China has opened the second land crossing to allow the Indian pilgrims for Kailash-Manasarovar Yatra. Which of the following are the only two passes for the Kailash Mansarovar Yatra?  
 (a) Nathu La, Lipulekh Pass  
 (b) Lipulekh Pass, Baralacha Pass  
 (c) Lipulekh Pass, Pin Parbati Pass  
 (d) Kunzum Pass, Dulhi Pass
55. Recently, Jordan Spieth became the first player to capture the Masters and US Open in the same year. He belongs to which of the following sports field?  
 (a) Tennis (b) Golf  
 (c) Badminton (d) Chess
56. 'Exercise Silk Route – 2015' is a Joint army drill in between which of the following two countries?  
 (a) Pakistan and China  
 (b) China and India  
 (c) Sri Lanka and Pakistan  
 (d) Sri Lanka and China
57. Kerala Tourism in the month of June, 2015 has roped which of the following for endorsing its upcoming campaign to promote Ayurveda in the state?  
 (a) Neymar da Silva (b) Steffi Graf  
 (c) Sachin Tendulkar (d) Amitabh Bachchan
58. According to the World Resources Institute (WRI) report, which among the following is the largest carbon emitter in terms of per capita emission?  
 (a) USA (b) European Union  
 (c) India (d) China
59. In the month of November, 2015 G-20 summit is to be held in which of the following countries?  
 (a) Turkey (b) Spain  
 (c) Russia (d) South Africa
60. According to the online poll conducted by Cricket Australia's website, which among the following Indian legendary batsman has been voted as the 'Best Test player' of the 21st century?  
 (a) Virender Singh Sehwag  
 (b) M.S Dhoni  
 (c) Rahul Dravid  
 (d) Sachin Tendulkar
61. The Centre launched a mobile application in the month of June 2015, to aid Clean Ganga Mission. Which among the following is the name of the app?  
 (a) Namami Ganga  
 (b) Nirmal Ganga  
 (c) Swachh Ganga  
 (d) Bhuvan Ganga
62. The Sahitya Akademi, announced the Bal Sahitya Puraskar this year to three authors of poetries, for their contribution to children's literature. Which of the following is not among them?  
 (a) Janardhan Hegde (b) Tara Chand Kalandri  
 (c) Srikanta Saren (d) Sella Ganapathi
63. Recently Colombian Government has conferred country's highest civilian award to which of the following eminent Indian Personality?  
 (a) Amitabh Bachan  
 (b) Sri Sri Ravi Shankar  
 (c) Narendra Singh Modi  
 (d) Pranab Mukherjee
64. Which among the following has been recently appointed as president of the International Cricket Council?  
 (a) Zaheer Abbas (b) David Morgan  
 (c) Mustafa Kamal (d) Ray Mali
65. India will set up an Emergency Ambulance Health Protection Service with 50-crore rupee assistance in which of the following countries?  
 (a) Bangladesh (b) Bhutan  
 (c) Nepal (d) Myanmar

66. Which of the following has extended a line of credit of \$268.35 million to Tanzania for financing extension of Lake Victoria pipeline?  
 (a) Ministry of External Affairs  
 (b) Export-Import (Exim) Bank  
 (c) RBI  
 (d) Ministry of Finance
67. ICANN, a non-profit organization currently coordinates, manages and implements worldwide Internet rules and policies by factoring in views of the global community. ICANN is located at which of the following places?  
 (a) California (b) Amsterdam  
 (c) New York (d) New Jersey
68. The Supreme Court of which of the following countries has ruled that the Constitution will provide same-sex couples the right to marry?  
 (a) Singapore  
 (b) Brunei  
 (c) Seychelles  
 (d) United States of America
69. Which among the following has scripted history by becoming the first Indian basketball player to be drafted in the National Basketball Association (NBA) in the US?  
 (a) Satnam Singh Bhamara  
 (b) Palpreet Singh Brar  
 (c) Satnam Singh  
 (d) Narender Kumar
70. Which of the following days has been observed globally as "International Day Against Drug Abuse and Illicit Trafficking"?  
 (a) 24th June (b) 25th June  
 (c) 26th June (d) 27th June
71. President Pranab Mukherjee presented the 'Punyabhushan' award to which among the following eminent personalities?  
 (a) G.C. Gopala (b) Pratap Pawar  
 (c) Siddeek Ahmed (d) K. Venugopal
72. Union Ministry of Railways and UNESCO entered into an agreement to upgrade, which of the following as a heritage structure and also develop it into a tourist destination?  
 (a) Howrah Railway Terminus  
 (b) Lucknow railway station  
 (c) Bandra railway station  
 (d) New Delhi railway station
73. According to a research published by the World Economic Forum, Which of the following two Indian organizations are among the world's biggest employers, together employing a whopping 2.7 million people?  
 (a) CPWD and Railways  
 (b) Indian Road Transport and Army  
 (c) Indian Air force and Indian Road Transport  
 (d) Army and Railways
74. Recently, UN accredited global NGO, the Loomba Foundation, has announced to provide vocational skills and training to 5,000 poor widows of which of the following places?  
 (a) Varanasi (b) Vrindavan  
 (c) Mathura (d) Haridwar
75. The district Magistrate of which of the following districts is presented with the United Nations Public Services Award 2015 for eliminating open defecation?  
 (a) Purulia (b) Bankura  
 (c) Nadia (d) Hooghly
76. Earth's rotation is gradually slowing down a bit, so leap seconds are a way to account for that, this time the leap second will be added to which of the following month of the year 2015?  
 (a) June (b) July  
 (c) October (d) December
77. Prime Minister Narendra Modi has laid the foundation stone of Indian Agricultural Research Institute (IARI) on June 28, 2015 at which of the following districts of Jharkhand State?  
 (a) Dhanbad (b) Hazaribagh  
 (c) Ranchi (d) Simdega
78. Prime Minister Narendra Modi has launched Integrated Power Development Scheme (IPDS) in which of the following places?  
 (a) Rajasthan (b) Jharkhand  
 (c) Varanasi (d) Uttar Pradesh
79. International Earth Rotation and Reference Systems Service (IERS), an international body that tracks small changes in the earth's rotation and declares time changes accordingly. It is located at which of the following places?  
 (a) Amsterdam (b) Italy  
 (c) Paris (d) New York
80. India and which of the following other countries have signed a double taxation treaty and a MoU in June, 2015 for setting up an Ayurveda Chair in Universities?  
 (a) Thailand (b) Bangkok  
 (c) Malaysia (d) Myanmar

81. Under recently launched Integrated Power Development Scheme (IPDS) which among the following will be the core attempt of the scheme?  
 (a) To ensure 24x7 power for all Urban Households  
 (b) To ensure 24x7 power for all rural Households.  
 (c) To ensure 24x7 power for all.  
 (d) To ensure 24x7 power for all under BPL category.
82. Which among the following is the present CEO of National Institution for Transforming India (NITI) Aayog?  
 (a) Arvind Panagariya  
 (b) Sindhushree Khullar  
 (c) Narendra Modi  
 (d) V.K. Saraswat
83. The newly launched DD News magazine named "Varttaval," focuses on events from around the world will be entirely in which of the following languages?  
 (a) Urdu (b) Sanskrit  
 (c) Hindi (d) English
84. The Cannes's Jagran festival will take off with which of the following India's entry to the Cannes Film Festival this year?  
 (a) Qissa (b) Masaan  
 (c) Queen (d) Bombay Velvet
85. Indian shuttlers Jwala Gutta along with which of the following has won the Canada Open women's doubles title in June, 2015?  
 (a) Ashwini Ponnappa (b) Sushila Kapadia  
 (c) Siki Reddy (d) Pradnya Gadre
86. Which of the following Private insurer has recently launched a weather-based crop insurance scheme for orange crops in Nagpur, Hingoli and Washim districts of Maharashtra?  
 (a) ICICI Lombard  
 (b) Bajaj Allianz  
 (c) Tata AIG General  
 (d) Reliance General Insurance
87. Which among the following will be the first district to have toilets under Clean Ganga project?  
 (a) Deoghar (b) Hazaribagh  
 (c) Ranchi (d) Sahibganj
88. 9th National Statistics Day observed this year with theme of "Social Development" on which of the following days?  
 (a) 27th June (b) 28th June  
 (c) 29th June (d) 30th June
89. Who among the following has been recently appointed as chief executive officer of Data Security Council of India (DSCI)?  
 (a) Amit Pradhan (b) Nandkumar Saravade  
 (c) Praveen Aggarwal (d) Raman Roy
90. Transcendence: My Spiritual Experiences with Pramukh Swamiji is a book written by which of the following?  
 (a) Hindol Sengupta (b) Dr Anna Suvorova  
 (c) Teesta Setalvad (d) Dr APJ Abdul Kalam
91. Which of the following Instant Noodle brands has recently announced the withdrawal of its stock from the market in June, 2015?  
 (a) Top Ramen (b) Yippe Noodles  
 (c) Maggi (d) Ching's Secret
92. Which of the following states government is observing 1, July as 'No Accident Day', aims that no road accidents occur in 24 hours on July 1, 2015?  
 (a) Madhya Pradesh (b) Maharashtra  
 (c) Uttar Pradesh (d) Bihar
93. The much-awaited Chennai Metro Rail was launched by Chief Minister J Jayalithaa. The first train started from which of the following place in Tamil Nadu?  
 (a) Alandur (b) Koyambedu  
 (c) Guindy (d) Adambakka
94. Which among the following athletes has completed their golden hat-trick at Asian Athletics Grand Prix Series on 29th June, 2015?  
 (a) Arokiya Rajiv and M R Poovamma  
 (b) Srabani Nanda and M Gomathi  
 (c) Sheena N V and Navjeet Kaur Dhillon  
 (d) Inderjeet Singh and Jinson Johnson
95. An advanced version of the indigenously developed Pinaka Mark-II rocket was successfully test-fired from Army's Chandan firing range near Pokhran. It has a maximum target range of:  
 (a) 40 km (b) 45 km  
 (c) 65 Km (d) 60 km
96. WHO and partners including Pakistan mark 'World No Tobacco Day' every year on which of the following days?  
 (a) 20th May (b) 23rd May  
 (c) 25th May (d) 31st May
97. The Ministry of External Affairs recently announced which among the following as the new Chancellor of the Nalanda University?  
 (a) Amritya Sen (b) George Yeo  
 (c) Nigel Carrington (d) Ray Linforth

98. The information and broadcasting (I&B) ministry has recently appointed which among the following as director general (news) in Doordarshan?  
(a) Veena Jain (b) Archana Datta  
(c) Vijayalaxmi Chhabra (d) Veenita Bhagwat
99. Which among the following is the name of Prime Minister Narendra Modi's radio broadcast edition?  
(a) Janta Darbar (b) Aamne samne  
(c) Mann Ki Baat (d) Lok chaupal
100. Inter-Parliamentary Union (IPU)'s Fourth World Conference of Speakers of Parliament in June 2015 will be held at?  
(a) Srilanka (b) Geneva  
(c) New Delhi (d) New York
101. Which of the following is the current Lok Sabha Speaker?  
(a) Sumitra Mahajan (b) Meira Kumar  
(c) Kamal Nath (d) Manikrao Hodya Gavit
102. India has recently launched a virtual Memorial Wall to honour who among the following?  
(a) UN peacekeeping force soldiers  
(b) Lost Navy Soldiers  
(c) Martyrdom  
(d) Freedom Fighters
103. The government has approved signing of an agreement between India and Sweden to promote cooperation in which of the following?  
(a) Modern Agricultural Technology  
(b) Trade  
(c) Cottage Industry  
(d) Micro, small and medium enterprises (MSME) sector
104. Who among the following has been appointed as the Vice Chief of the Indian Air Force in the month of June, 2015?  
(a) Air Marshal Surinder Mehra  
(b) Air Marshal Arjan Singh  
(c) Air Marshal Birender Singh Dhanoa  
(d) Air Marshal Subroto Mukerjee
105. The 64th senior National volleyball championships will be held in:  
(a) Bengaluru (b) Mumbai  
(c) Hyderabad (d) Jaipur
106. The President of the BCCI (Jagmohan Dalmiya) has nominated which of the following three veteran cricketers as members of the Cricket Advisory Committee of the BCCI?  
(a) Sachin Tendulkar, Sourav Ganguly and Kapil Dev  
(b) Sourav Ganguly, Rahul Dravid and Kapil Dev  
(c) Sachin Tendulkar, Ajay Jadeja and Kapil Dev  
(d) Sachin Tendulkar, Sourav Ganguly and V.V.S. Laxman
107. The first automated teller machine (ATM) with facial recognition technology has been developed by which of the following?  
(a) China (b) India  
(c) U.S.A (d) Germany
108. Recently which among the following States has been allocated \$400 million loan for the Sustainable Urban Development Project?  
(a) Bihar (b) Tamil Nadu  
(c) Uttar Pradesh (d) Rajasthan
109. What was the total installed capacity of solar power in the country till May 2015?  
(a) 3.88 GW (b) 2.50 GW  
(c) 3.00 GW (d) 4.50 GW
110. The government of India has recently announced to set up two more units of paper mills of 12,000 tonnes capacity in which of following places?  
(a) Mysore (b) Nasik  
(c) Hoshangabad (d) New Delhi
111. Which of the following has been appointed as Assistant Chief of Naval staff (Air)?  
(a) Sureesh Mehta  
(b) Philipose G Pynumootil  
(c) Nirmal Kumar Verma  
(d) Robin K Dhowan
112. Name the biochemist, who shared the 2004 Nobel Prize in chemistry for discovering a way that cells destroy unwanted proteins, has died recently.  
(a) Irwin Rose (b) Peter Agre  
(c) Avram Hershko (d) Eric Betzig
113. Which among the following countries has become the first country to criminalise the purchase of sex?  
(a) France (b) Sweden  
(c) Iceland (d) Norway
114. Name the Indian scientist and bureaucrat, who is contesting the election for the top post at the Geneva-based World Meteorological Organisation (WMO).  
(a) K. Vijay Raghavan (b) Shailesh Nayak  
(c) Mukesh Sharma (d) S M Khan
115. Which country has awarded 'Bjornson Prize' to former security contractor Edward Snowden for freedom of expression?  
(a) Norway (b) Russia  
(c) Ecuador (d) Sweden

116. Which of the following construction companies has been awarded Rs 468 crore order for the design and construction of a floating deck for the Indian Navy by the Ministry of Defense?  
 (a) Larsen & Toubro (b) DLF  
 (c) Unitech (d) J P Group
117. Recently a power company has secured the single-largest order in its history for setting up a 4,000 MW supercritical thermal power project from Telangana State Power Generation Corporation Limited (TSGENCO). Name the company.....  
 (a) Adani power (b) BHEL  
 (c) NHPC (d) Reliance Power
118. Which among the following former cricket captains has been named India's interim coach for Bangladesh?  
 (a) Ravi Shastri (b) Sachin Tendulkar  
 (c) Sourav Ganguly (d) Kapil dev
119. Recently in the presence of President Park Geun-hye, South Korea has successfully test-fired a domestically built ballistic missile which range is more than  
 (a) 500 kilometers (b) 1000 kilometers  
 (c) 1500 kilometers (d) 2000 kilometers
120. Currently what is the number of nations that have joined a multilateral agreement for automatic exchange of financial information?  
 (a) 75 (b) 94 (c) 54 (d) 60
121. Which among the following States has alone accounted highest percentage (15%) of underage marriages in the country?  
 (a) Uttar Pradesh (b) West Bengal  
 (c) Andhra Pradesh (d) Bihar
122. Who among the following Indian cricket players has been considered as one of the top five greatest players by Australian Test captain Michael Clarke?  
 (a) Sachin Tendulkar (b) Yuvraj Singh  
 (c) Rahul Dravid (d) Sunil Gavaskar
123. What is rank of India in the latest world football rankings issued by FIFA?  
 (a) 145th (b) 147th  
 (c) 141st (d) 142nd
124. Fishing ban of 61 days along the Western Coast became effective from June 1 2015 except in:  
 (a) Maharashtra (b) Kerala  
 (c) Karnataka (d) Goa
125. Recently which insurance company has announced to launch a plan to provide financial support on diagnosis of early or major stages of cancer?  
 (a) Aviva India (b) Tata AIG General  
 (c) HDFC life (d) Kotak Life Insurance
126. Delhi Metro has received its first driver-less train from which of the following countries?  
 (a) South Korea (b) Japan  
 (c) USA (d) Germany
127. What is the theme of World Environment Day, 2015?  
 (a) 'Seven Billion Dreams. One Planet. Consume with Care'  
 (b) 'Small Islands and Climate Change'  
 (c) 'Think.Eat.Save'  
 (d) 'Green Economy: Does it include you?'
128. Who won the gold medal in women's 400m finals event in 21st Asian Athletics Championships held in Wuhan, China?  
 (a) Machettira Raju Poovamma  
 (b) Yang Huizhen  
 (c) Anastasiya Kudinova  
 (d) Liksy Joseph
129. Which state has topped in the implementation of the scheme under Saansad Adarsh Gram Yojana?  
 (a) Chhattisgarh (b) Gujarat  
 (c) West Bengal (d) Uttar Pradesh
130. Name the former Deputy Prime Minister of Iraq in Hussein's regime, who has died recently.  
 (a) Tariq Aziz (b) Izzat Douri  
 (c) Ali Hassan al-Majid (d) Raouf Abdul-Rahman
131. Which is the first state of the country where production units of solar panels and wind rotors are being set up with an investment of Rs 1,100 crore  
 (a) Madhya Pradesh (b) Rajasthan  
 (c) Tamil Nadu (d) Gujarat
132. Who won the 2015 Baileys Women's Prize for Fiction for her novel 'How to be Both'?  
 (a) Eimear McBride (b) A.M. Homes  
 (c) Ali Smith (d) Madeline Miller
133. 16th edition of the International Indian Film Academy (IIFA) award informally known as the "Bollywood Oscars," was held recently in:  
 (a) USA (b) France  
 (c) Malaysia (d) Singapore

134. The Justice and Development Party (AKP) won Turkey's parliamentary polls recently. AKP led by President:  
(a) Süleyman Demirel  
(b) Ahmet Necdet Sezer  
(c) Recep Tayyip Erdogan  
(d) Turgut Özal
135. Indian Medical Association's (IMA) has inaugurated first-ever Jan Aushadhi Generic Drug (JAGD) Store in:  
(a) New Delhi (b) Mumbai  
(c) Jaipur (d) Bengaluru
136. Who is the winner of women's single French Open title 2015?  
(a) Ana Ivanovic (b) Lucie Safarova  
(c) Simona Halep (d) Serena Williams
137. In which of the following countries researchers have discovered a trio of statuettes that is to be created by the ancient Caral civilization some 3,800 years ago?  
(a) Peru (b) Mexico  
(c) Australia (d) Ethiopia
138. Who among the following former Indian cricket captains has been named coach of the India 'A' and under-19 teams?  
(a) Sachin Tendulkar (b) Rahul Dravid  
(c) Sourav Ganguly (d) Anil Kumble
139. Name the Padma Bhushan awardee, former Bureaucrat and Architect of modern Bhopal, who has died recently.  
(a) B Muthuraman (b) Vijayendra Nath Kaul  
(c) M N Buch (d) Ronen Sen
139. Who among the following is the present foreign secretary of India?  
(a) Ranjan Mathai  
(b) Subrahmanyam Jaishankar  
(c) Shyam Saran  
(d) Shashank
140. Which High Court has refused to allow a person with 70 per cent blindness to be inducted in subordinate judicial service, though he had cleared the written examination?  
(a) Madras High Court (b) Bombay High Court  
(c) Allahabad High Court (d) Delhi High Court
141. Recently which country has signed a Memorandum of Understanding (MoU) with India for the development of Measles- Rubella vaccine under Make in India initiative of government of India?  
(a) Australia (b) Netherlands  
(c) Sweden (d) Finland
142. Eleven Indo-Canadians have been honoured recently with 'ICCC Annual Awards 2015' for strengthening bilateral. Who is the president of the Indo-Canada Chambers of Commerce (ICCC)?  
(a) Asim Ghosh (b) Manjul Bhargava  
(c) D P Jain (d) Rajiv Manucha
143. Who is the winner of men's single French Open championship 2015?  
(a) Novak Djokovic (b) Stan Wawrinka  
(c) Rafael Nadal (d) David Ferrer
144. Who won French Open women's doubles title 2015?  
(a) Lucie Šafářová and Bethanie Mattek-Sands  
(b) Casey Dellacqua and Yaroslava Shvedova  
(c) Peng Shuai and Hsieh Su-wei  
(d) Elena Vesnina and Ekaterina Makarova
145. Who is the winner of F1 Canadian Grand Prix 2015?  
(a) Nico Rosberg (b) Kimi Raikkonen  
(c) Lewis Hamilton (d) Valtteri Bottas
146. Which country has topped in the 21st Asian Athletics Championships held in Wuhan, China?  
(a) India (b) Qatar  
(c) Japan (d) China
147. Which among the following US territories has legalized gay marriage?  
(a) Guam (b) San Juan  
(c) Puerto Rico (d) American Samoa
148. Cyclonic storm 'Ashobaa' in Arabian Sea is the first tropical storm of the pre-monsoon season in the Indian seas. Cyclonic storm name 'Ashobaa' came from:  
(a) Sri Lanka (b) Thailand  
(c) Pakistan (d) Maldives
149. Recently who has been appointed as Chief Information Commissioner of India by President Pranab Mukherjee?  
(a) Annapurna Dixit  
(b) Vijai Sharma  
(c) Shailesh Gandhi  
(d) Padma Balasubramanian

150. 16th edition of the International Indian Film Academy (IIFA) award informally known as the "Bollywood Oscars," was held recently in:  
 (a) USA (b) France  
 (c) Malaysia (d) Singapore
151. Which among the following films won most awards (09) in 16th edition of the International Indian Film Academy (IIFA) award?  
 (a) Queen (b) Haider  
 (c) Bang Bang (d) Kick
152. Which among the following films won Best Films award in 16th edition of the International Indian Film Academy (IIFA) award?  
 (a) Queen (b) PK  
 (c) Ek Villain (d) Bang Bang
153. Who among the following Bollywood female actors won Best Actress award in 16th edition of the International Indian Film Academy (IIFA) award?  
 (a) Shraddha Kapoor (b) Tabu  
 (c) Deepika Padukone (d) Kangana Ranaut
154. Name the former chairman of the Central Board of Direct Taxes (CBDT), who has been appointed as the new central vigilance commissioner of India by President Pranab Mukherjee.  
 (a) K V Chowdary (b) Anita Kapur  
 (c) R K Tewari (d) Sudha Sharma
155. Which among the following tourist places has not been selected as the "Green Growth Cities", a project of World Bank, the Korean Green Growth Partnership and Price Waterhouse Coopers (PWC)?  
 (a) Panjim in Goa  
 (b) Shimla in Himachal Pradesh  
 (c) Darjeeling in West Bengal  
 (d) Hubli-Dharwad in Karnataka
156. Name the Booker Prize awardee who has released his/her new novel 'Flood of fire'.  
 (a) Richard Flanagan (b) Amitav Ghosh  
 (c) Aravind Adiga (d) Jhumpa Lahiri
157. Leaders of the Group of Seven nations have agreed that sanctions against Russia must remain in place, until the ceasefire in eastern Ukraine is fully respected. 41st G7 Summit 2015 recently held in:  
 (a) Germany (b) Belgium  
 (c) United Kingdom (d) France
158. 16th World Sanskrit Conference will be organized from June 28 to July 2, 2015 in:  
 (a) Kyoto, Japan  
 (b) Bangkok, Thailand  
 (c) Helsinki, Finland  
 (d) Edinburgh, United Kingdom
159. The Bhitarkanika Wildlife Sanctuary is one of India's biggest estuarine crocodile habitats and a major coastal eco-system. It is situated in:  
 (a) Odisha (b) Tamil Nadu  
 (c) Kerala (d) Karnataka
160. World Ocean Day 2015 has been celebrated across the world with the theme of 'Healthy oceans, Healthy planet' on:  
 (a) June 7 (b) June 5  
 (c) June 8 (d) June 9
161. The book 'Sourav Ganguly: Cricket, Captaincy and Controversy', published in April 2015 by HarperCollins India, was written by:  
 (a) Saptarshi Sarkar (b) Vipul K Rawal  
 (c) Vaibhav Purandare (d) Boria Majumdar
162. DDNews channel has a five minute Sanskrit news bulletin which is telecast at 6.55 pm everyday. Name the Sanskrit news bulletin:  
 (a) 'Sancharam' (b) 'Samvadam'  
 (c) 'Samacharam' (d) 'Varta'
163. Which among the following district of Uttar Pradesh has been included in National Capital Region along with Jind and Karnal districts of Haryana?  
 (a) Aligarh (b) Muzaffarnagar  
 (c) Mathura (d) Agra
164. Which of the following has been presented with the Space Pioneer award for the year 2015 by the US' National Space Society?  
 (a) Westinghouse Electric Corporation Commercial and Civil Space Division  
 (b) Orbital Sciences Corporation  
 (c) JAXA HAYABUSA (MUSES-C) Mission Team  
 (d) Indian Space Research Organization
165. Recently who among the following has been appointed as the new Director General of National Security Guard (NSG)?  
 (a) Ramesh Chand Tayal  
 (b) Jayanto Narayan Choudhury  
 (c) Arvind Ranjan  
 (d) Subhash Joshi
167. Who among the following has been appointed as the new Director for CSIR-Indian Institute of Chemical Technology, Hyderabad by the Prime Minister Narendra Modi?  
 (a) Shashi Shekhar (b) Srivari Chandrasekhar  
 (c) N.V Satyanarayana (d) R Nageswara Rao



168. To target militant groups, Special Forces of the Indian Army in coordination with the Air Force have carried out surgical operations (cross-border operation) inside:  
 (a) Bhutan (b) Myanmar  
 (c) Bangladesh (d) Pakistan
169. Union Minister of Water Resources, River Development and Ganga Rejuvenation Uma Bharti has launched nationwide Jal Kranti Abhiyan (campaign) from:  
 (a) Jaipur (b) Haridwar  
 (c) Bhopal (d) Varanasi
170. Which of the following Caribbean Premier League (CPL) T20 teams has been acquired by Kolkata Knight Riders (KKR) co-owner Shah Rukh Khan  
 (a) Barbados Tridents  
 (b) Trinidad & Tobago red steel  
 (c) Guyana Amazon Warriors  
 (d) Jamaica Tallawahs
171. Who among the following Bollywood female actors won Best Actress award in 16th edition of the International Indian Film Academy (IIFA) award  
 (a) Shraddha Kapoor (b) Tabu  
 (c) Deepika Padukone (d) Kangana Ranaut
172. Yellow-breasted buntings have been classified by the International Union for the Conservation of Nature (IUCN) as an endangered species due to rapid population decline. In China it is also known as:  
 (a) 'yellow bird' (b) 'rice bird'  
 (c) 'honey bird' (d) 'sweet bird'
173. Name the India's first indigenous aircraft carrier which has been undocked at Cochin Shipyard Limited in Kochi  
 (a) INS Vikramaditya (b) INS Chakra  
 (c) INS Vikrant (d) INS Viraat
174. Who among the following Chief Ministers has been conferred with the prestigious 14th Sant Namdev National Award for promoting peace, communal harmony and universal brotherhood?  
 (a) Nitish Kumar  
 (b) Raman Singh  
 (c) Parkash Singh Badal  
 (d) Shivraj Singh Chouhan
175. Name the Indian-origin scientist who has developed World's first water-based computer  
 (a) Subhash Kak  
 (b) Manu Prakash  
 (c) Thomas Anantharaman  
 (d) Mahadev Satyanarayanan
176. As per the latest report of BP Energy Company, which of the following countries has become world's largest oil producer in 2014?  
 (a) Saudi Arabia (b) USA  
 (c) Iraq (d) UAE
177. Recently Adani Group has signed a power purchase agreement with the Tamil Nadu to set up a 200-MW solar power plant in Ramanathapuram. What was the rank of Tamil Nadu in terms of total commissioned solar capacity till May 2015?  
 (a) Seventh (b) Second  
 (c) Third (d) Fourth
178. Which among the following states has the highest amount of solar power with commissioned capacity of 1.04 GW?  
 (a) Gujarat (b) Tamil Nadu  
 (c) Rajasthan (d) Maharashtra
179. Name the creator of Chandigarh's iconic rock garden, who has passed away recently.  
 (a) Nek Chand (b) Khem Chand  
 (c) Mahesh Chand (d) Neem Chand
180. Which among the following cricket players is the only Indian to find place in the Forbes magazine's list of 100 World's Highest-Paid Athletes 2015?  
 (a) Mahendra Singh Dhoni  
 (b) Sachin Tendulkar  
 (c) Virat Kohli  
 (d) Shikhar Dhawan
181. Who among the following has topped the Forbes magazine's list of 100 World's Highest-Paid Athletes 2015?  
 (a) Manny Pacquiao (b) Floyd Mayweather  
 (c) Cristiano Ronaldo (d) Lionel Messi
182. Name the former China's ex-security chief, the most senior politician to face corruption charges under Communist rule, who has been jailed for life recently.  
 (a) Liu Han (b) Li Hualin  
 (c) Zhou Yongkang (d) Li Dongsheng
183. Which state government has made the teaching of English, Maths, Science and Social Science mandatory in all madrasas that seek grants from the State?  
 (a) Maharashtra (b) Rajasthan  
 (c) Madhya Pradesh (d) Haryana
184. The World Day against child labour was observed on:  
 (a) June 12 (b) June 9  
 (c) June 10 (d) June 13

185. Who is the current chairman of Pension Fund Regulatory and Development Authority?  
(a) Yogesh Aggarwal (b) Hemant Contractor  
(c) R.V.Verma (d) G N Bajpai
186. Recently who has been sacked as the Director of Indian Statistical Institute (ISI) by Union Ministry of Statistics and Programme Implementation (MOSPI)?  
(a) Dr Bimal K Roy  
(b) Sanghmitra Bandyopadhyay  
(c) Surjeet Banerjee  
(d) Sujata Roy
187. Recently which among the following countries cabinet has decided to increase the number of Members of Parliament to 237?  
(a) Bangladesh (b) Sri Lanka  
(c) Pakistan (d) Maldives
188. Name the Moldovan Prime Minister who has announced his resignation after being accused of faking his education credentials recently.  
(a) Iurie Leancă (b) Vlad Filat  
(c) Chiril Gaburici (d) Zinaida Greceanii
189. Name the former West Indies cricket player who has been inducted into the ICC Cricket Hall of Fame in 2015.  
(a) Malcolm Marshall  
(b) Sir Wesley Winfield Hall  
(c) Courtney Walsh  
(d) Colin Croft
190. Name the English cricket player who has retired from all forms of cricket recently.  
(a) Matt Prior (b) Eoin Morgan  
(c) James Anderson (d) Ian Bell
191. Which among the following state government has launched 'Mee Bhoomi', a digital depository of land records?  
(a) Karnataka (b) Rajasthan  
(c) Andhra Pradesh (d) Maharashtra
192. Name the 4th cricket player who has been inducted into the ICC Cricket Hall of Fame in 2015 after Betty Wilson, Anil Kumble and Martin Crowe?  
(a) Enid Bakewell  
(b) Sir Wesley Winfield Hall  
(c) Bob Simpson  
(d) Brian Lara
193. Union Government has launched an Indian Nuclear Insurance Pool (INIP) of 1,500 crore rupees as per the mandatory provision under the Civil Liability for Nuclear Damage Act, 2010. With this launch, INIP became ..... Nuclear Insurance Pool in the world.  
(a) 27<sup>th</sup> (b) 30<sup>th</sup>  
(c) 15<sup>th</sup> (d) 20<sup>th</sup>
194. Which among the following ministers has inaugurated first India-China Yoga College at Yunnan Minzu University in Kunming, China?  
(a) Mahesh Sharma (b) V K Singh  
(c) Kiren Rijju (d) Sushma Swaraj
195. Recently power producer NTPC has commissioned another 200 megawatt (MW) capacity at its Koldam Hydro Power Project which is located in:  
(a) Uttarakhand (b) Jammu and Kashmir  
(c) Himachal Pradesh (d) Sikkim
196. Andhra Pradesh government has issued orders introducing the revised scales of pay recommended by the 10th Pay Revision Commission giving a fitment benefit of ..... on basic pay as against 29 per cent recommended by the PRC.  
(a) 46 per cent (b) 35 per cent  
(c) 45 per cent (d) 43 per cent
197. Who is the winner of Catalunya Grand Prix 2015?  
(a) Valentino Rossi (b) Jorge Lorenzo  
(c) Dani Pedrosa (d) Danny Kent
198. Recently Union Ministry of Overseas Indian Affairs has launched its fourth Migrant Resource Centre in:  
(a) Chennai (b) New Delhi  
(c) Kolkata (d) Bengaluru
199. Which state government has planned to allow farmers to return only 90 percent of their crop loans from 2015-16?  
(a) Uttar Pradesh (b) Bihar  
(c) Madhya Pradesh (d) Rajasthan
200. Jorge Lorenzo won a fourth consecutive MotoGP after holding off Yamaha teammate Valentino Rossi at the Catalunya Grand Prix 2015. He belongs to:  
(a) Spain (b) Italy  
(c) Switzerland (d) Germany

## Answer Keys

1	b	2	d	3	c	4	b	5	c	6	d	7	a	8	c	9	b	10	c
11	c	12	d	13	d	14	d	15	d	16	b	17	c	18	d	19	a	20	d
21	b	22	d	23	d	24	d	25	d	26	b	27	c	28	a	29	c	30	d
31	c	32	b	33	a	34	b	35	c	36	d	37	a	38	b	39	a	40	d
41	a	42	a	43	d	44	c	45	a	46	a	47	a	48	d	49	b	50	b
51	d	52	c	53	a	54	a	55	b	56	d	57	b	58	d	59	a	60	d
61	d	62	a	63	b	64	a	65	c	66	b	67	a	68	d	69	a	70	c
71	b	72	c	73	d	74	a	75	c	76	a	77	b	78	c	79	c	80	a
81	c	82	b	83	b	84	b	85	a	86	b	87	d	88	c	89	b	90	d
91	a	92	c	93	a	94	d	95	c	96	d	97	b	98	a	99	c	100	c
101	a	102	a	103	d	104	c	105	a	106	d	107	a	108	b	109	a	110	c
111	b	112	a	113	b	114	b	115	a	116	a	117	b	118	a	119	a	120	d
121	a	122	a	123	c	124	b	125	c	126	a	127	a	128	b	129	a	130	a
131	a	132	c	133	c	134	c	135	a	136	d	137	a	138	b	139	c	140	a
141	b	142	c	143	b	144	a	145	c	146	d	147	a	148	a	149	b	150	c
151	b	152	a	153	d	154	a	155	c	156	b	157	a	158	b	159	a	160	c
161	a	162	d	163	b	164	d	165	a	166	b	167	b	168	b	169	a	170	b
171	d	172	b	173	c	174	c	175	b	176	b	177	a	178	c	179	a	180	a
181	b	182	c	183	a	184	a	185	b	186	a	187	b	188	c	189	b	190	a
191	c	192	b	193	a	194	b	195	c	196	d	197	b	198	a	199	c	200	a

## Current Business Awareness

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| <p>1. Which among the following has acquired the title sponsorship rights for India's domestic and international cricket matches at home for a period of four years?<br/>             (a) Micromax (b) Airtel Bharti<br/>             (c) Paytm (d) Vodafone</p> <p>2. Who among the following will become the chairperson of the first executive committee of LIC?<br/>             (a) Manoj Dwivedi (b) Prabhat Sharma<br/>             (c) A. K Sinha (d) S K Roy</p> <p>3. In order to target customers in the remotest of regions, Kotak Mahindra Bank has launched a mobile banking app which requires no internet connectivity. Name the app.<br/>             (a) 'Kotak Abhiyan' (b) 'Kotak Suvidha'<br/>             (c) 'Kotak Sewa' (d) 'Kotak Bharat'</p> <p>4. Which among the following known as the father of SMS after developing the idea of sending messages via mobile networks, has died recently?<br/>             (a) Vasili Lazarev (b) Matti Makkonen<br/>             (c) Leonid Kizim (d) Leonid Popov</p> <p>5. At which among the following places the 18th Indian Institute of Technology (IIT) of the country was opened on 3 August, 2015?<br/>             (a) Jaipur (b) Nasik<br/>             (c) Udaipur (d) Palakkad</p> <p>6. At which among the following places India will host the second edition meeting of Forum for India-Pacific Islands Cooperation (FIPIC) on 21 August 2015?<br/>             (a) New Delhi (b) Jaipur<br/>             (c) Mumbai (d) Chandigarh</p> <p>7. India's oldest mutual fund house, UTI has recently achieved a major milestone pertaining to its mutual fund assets. Its asset base has crossed...<br/>             (a) One lakh crore rupees mark<br/>             (b) Two lakh crore rupees mark<br/>             (c) Five lakh crore rupees mark<br/>             (d) Ten lakh crore rupees mark</p> <p>8. Which country became the 20th country to sign up the commercial agreement with ISRO to put one of its satellites in orbit?<br/>             (a) Russia (b) United States<br/>             (c) Japan (d) France</p> | <p>9. HDFC Bank Ltd. has recently launched an educational film to raise awareness on the dangers of borrowing money from unorganized sources. Name the film.<br/>             (a) 'Dhanchayat' (b) 'Dhansuraksha'<br/>             (c) 'Dhangyan' (d) 'Dhansachakta'</p> <p>10. Who among the following has become the first Woman Chief General Manager of State-run Bharat Sanchar Nigam Ltd (BSNL), Tamil Nadu Circle?<br/>             (a) S. Janaki (b) L. R. Eswari<br/>             (c) N Poonguzhali (d) Reena Bhardwaj</p> <p>11. Who among the following has been appointed as the Managing Director and Chief Executive Officer of Mercedes-Benz India?<br/>             (a) Roland S Folger (b) M Schaefer<br/>             (c) Steve Cannon (d) JF Evertse</p> <p>12. Name the country with which ISRO's commercial venture Antrix Corporation has recently signed contracts to launch its nine micro and Nano spacecraft in 2015.<br/>             (a) Canada (b) Russia (c) China (d) US</p> <p>13. Who among the following has been appointed as managing director &amp; CEO of the Catholic Syrian Bank Limited?<br/>             (a) Subramaniya Siva<br/>             (b) Shyam Gupta<br/>             (c) Anand Krishnamurthy<br/>             (d) Lakshmi Sehgal</p> <p>14. The Reserve Bank of India (RBI) on 4 August 2015 released the 3rd Bi-monthly Monetary Policy Statement for 2015-15. According to it the cash reserve ratio (CRR) of scheduled banks is...<br/>             (a) 3.95 % (b) 4.0 % (c) 4.20% (d) 4.50 %</p> <p>15. With which among the following countries India has recently signed a MoU on Cooperation in the field of New and Renewable Energy?<br/>             (a) Mozambique (b) Russia<br/>             (c) US (d) Denmark</p> <p>16. With which of the following entities the International Labour Organisation (ILO) has signed a MoU to impart training to MSMEs to make them competitive and boost their productivity?<br/>             (a) NABARD<br/>             (b) FICCI<br/>             (c) IDBI<br/>             (d) Ministry of Micro, Small &amp; Medium Enterprises</p> |
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17. With which among the following groups, Murugappa Group has recently entered in a joint venture (JV) for providing water treatment services in the industrial sector?  
(a) Organo Group (b) Keiretsu Group  
(c) Zaibatsu Group (d) Orix Group
18. Which of the following telecom company has been given approval by the Union Cabinet recently for hiving off mobile tower assets into a separate company?  
(a) Reliance Infocomm (b) BSNL  
(c) Vodafone (d) NEC private limited
19. Recently, Reserve Bank of India has granted bank license for undertaking banking business to IDFC Ltd. IDFC Bank has announced to start its lending operations from  
(a) August 10, 2015 (b) August 20, 2015  
(c) September 1, 2015 (d) October 1, 2015
20. Who among the following has been appointed as secretary general of the Indian Broadcasting Foundation (IBF)?  
(a) Girish Srivastava  
(b) Bharatchandra Roy  
(c) Joy Goswami  
(d) Subhash Mukhopadhyay
21. For the first time the Central Board of Direct Taxes (CBDT) has entered into two unilateral Advance Pricing Agreements (APAs) with two Multi-National Companies of which country in August, 2015?  
(a) US (b) Mauritius  
(c) Malaysia (d) Pakistan
22. The Life Insurance Corporation (LIC) has emerged as the market leader in which country of Gulf Cooperation Council (GCC) in August, 2015?  
(a) Kuwait (b) Bahrain  
(c) Oman (d) United Arab Emirates
23. The Employees Provident Fund Organization (EPFO) has commenced investing into Indian stock markets in August, 2015. Name the exchange traded fund schemes chosen by EPFO.  
(a) HDFC Mutual Fund  
(b) Motilal Oswal Mutual Fund  
(c) UTI Mutual Fund  
(d) SBI Mutual Fund
24. SBI Life Insurance has launched a new a plan which offers savings and insurance cover for husband and wife under a single policy in August, 2015. Name the policy.  
(a) 'Smart Humsafar' (b) 'Smart Saathi'  
(c) 'Smart Zindagi' (d) 'Smart Rishte'
25. Which among the following companies will lead the consortium for the Turkmenistan-Afghanistan-Pakistan-India natural gas pipeline, with a majority investment?  
(a) Afghan Gas Enterprise  
(b) TurkmenGaz  
(c) Inter State Gas Systems (Pvt) Ltd of Pakistan  
(d) GAIL India Ltd.
26. Who among the following has been appointed as chairman of Global technology and consultancy giant Accenture of its India operations?  
(a) Kunchan Nambiar  
(b) Anindya Basu  
(c) Rekha M Menon  
(d) Johann Ernst Hanxleden
27. Which state government has signed a Memorandum of Understanding (MoU) with the Tiawan-based Foxconn to set up its manufacturing facility?  
(a) Maharashtra (b) Madhya Pradesh  
(c) Gujarat (d) Tamil Nadu
28. Recently, government has launched a special enrolment drive through participating banks and insurance companies for enrolling bank account holders in Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY). Name the special drive  
(a) "Suraksha Mela" (b) "Suraksha Bandhan"  
(c) "Suraksha abhiyan" (d) "Suraksha Aapki"
29. Business at India's first International Financial Services Centre at GIFT City in Gandhinagar is set to kick-start soon. Which two banks have confirmed to set up IBUs at IFSC?  
(a) Allahabad Bank and Dena Bank  
(b) ICICI Bank and IDBI Bank  
(c) Yes Bank and IndusInd Bank  
(d) Bank of Baroda and Indian Bank
30. From which of the following block of countries, India has received \$ 24 billion in Foreign Direct Investment over the last three years as per official figures?  
(a) European Union (b) ASEAN  
(c) North America (d) Gulf Countries
31. Who among the following is the chairman of the CII Associations' Council (ASCON)?  
(a) Subhash Misra (b) C. P. Surendran  
(c) Dilip Chitre (d) Naushad Forbes
32. According to a report by the U.S. Department of Agriculture (USDA), which country stays world's top Beef Exporter?  
(a) India (b) China  
(c) Singapore (d) Thailand

33. What is the name of new holding company announced as a new operating structure by Google Inc. on 10 August, 2015?  
(a) Omega (b) Alphabet  
(c) Hummingbird (d) Phoenix
34. Which among the following technology giant has introduced a Translator app that can be used on a variety of devices and supports 50 languages?  
(a) Google (b) Microsoft  
(c) Oracle (d) SAP
35. Who among the following has been named as CEO of Google by the company's founders Larry Page and Sergey Brin?  
(a) Abnish Sahni (b) Sundar Pichai  
(c) Naresh Mehta (d) Rahul Sahay
36. Which among the following Indian Socio-biologist has been awarded with the Cross of Order of the Merit, Germany's highest civilian honor?  
(a) Neelam Saxena  
(b) Mridula Garg  
(c) Raghavendra Gadagkar  
(d) Dharamvir Bharati
37. Which among the following private sector banks has introduced a new product "Saral-Rural Housing Loan" for rural population of the country?  
(a) ICICI Bank (b) Kotak Mahindra Bank  
(c) Axis Bank (d) YES Bank
38. Which among the following Indian Cricketer has been appointed as the social ambassador of Beverage Maker Coca Cola India in August, 2105?  
(a) Sacin Tendulkar (b) Sourav Ganguly  
(c) Rahul Dravid (d) Kapil Dev
39. Which of the following organizations is the first one to have been accredited by the Green Climate Fund as an implementing entity for undertaking climate change related projects in India in August 2015?  
(a) National Green Tribunal  
(b) NABARD  
(c) Green Peace India  
(d) Center for science and Environment
40. India has signed a memorandum of understanding (MoU) with which of the following countries for constructing a petroleum products pipeline?  
(a) Nepal (b) Bangladesh  
(c) Myanmar (d) China
41. Which among the following has been appointed as new Nestle India MD of Swiss food group Nestle?  
(a) Suresh Narayanan (b) Mukesh Iwata  
(c) Vijay Kumar (d) A. M Naik
42. Which of the following personalities has been elected as the chairman of Gujarat Cooperative Milk Marketing Federation (GCMMF)?  
(a) Jethabhai Patel (b) Ramsinh Parmar  
(c) Vipul Chaudhary (d) Anil Dev
43. Who among the following personalities are the only two Indian tycoons in the top 20 richest people in the world of technology as per latest list of Forbes magazine -2015?  
(a) N.R. Narayanamurthy & Rajendra S. Pawar  
(b) Azim Premji & Shiv Nadar  
(c) S. Ramadorsi & Vinod Khosla  
(d) Shashi and Ravi Ruia
44. As per survey conducted by South Korean electronics firm LG, in which among the following cities people are happiest in the country?  
(a) Guwahati (b) Lucknow  
(c) Chandigarh (d) Bengaluru
45. Apart from India, the Life Insurance Corporation operates in which among the following countries?  
(a) Myanmar (b) Maldives  
(c) Singapore (d) South Africa
46. Which among the following is the world's largest reinsurer?  
(a) LLOYD's (b) Swiss Re  
(c) Everest Re (d) Munich Re
47. According to an annual report by the Boston Consulting Group, with 51 trillion dollars which among the following regions is the world's richest region?  
(a) Asia Pacific (b) Western Europe  
(c) North America (d) Middle East and Africa
48. CSIR set up India's first Micro Air Vehicle Aerodynamics Research Tunnel in:  
(a) Bengaluru (b) Hyderabad  
(c) Bhopal (d) Pune
49. The US Food and Drug Administration (USFDA), recently give nod to which of the following Indian Pharma company to manufacture and market its generic versions of Parkinson's disease treatment drugs?  
(a) Biocon (b) Panacea  
(c) Ranbaxy (d) Aurobindo Pharma
50. Hero Group is foraying into electronics and will acquire a majority stake in multi-operator set top box manufacturer of which of the following?  
(a) Mybox Technology (b) Arion Technology  
(c) E-TEK Technology (d) Intek Digital

51. India has emerged as the third largest source of Foreign Direct Investment (FDI) for which of the following countries in terms of number of projects?  
(a) United States (b) United Kingdom  
(c) France (d) Russia
52. According to World Investment Report 2015 of UNCTAD, India is at which of the following positions in terms of FDI recipients during the year 2014?  
(a) 1st Position (b) 3rd Position  
(c) 7th Position (d) 9th Position
53. A research conducted by the Institute for Economic and Peace (IEP) over 162 nations in June, 2015 has ranked India at which position in the Global Peace Index?  
(a) 100th (b) 140th  
(c) 143rd (d) 150<sup>th</sup>
54. Which among the following has picked online aggregator of budget hotels OYO Rooms for its latest investment in India?  
(a) SoftBank  
(b) The Royal Bank of Scotland  
(c) Deutsche Bank  
(d) JPMorgan Chase
55. Rashtriya Ispat Nigam Limited and which among the following Maharatna companies have decided in-principle to form a joint venture to set up a Greenfield coal-fired power plant?  
(a) NTPC Limited  
(b) Bharat Heavy Electricals Limited  
(c) Oil & Natural Gas Corporation Limited  
(d) GAIL (India) Limited
56. Which of the following states has approved the Industrial Policy Resolution (IPR) 2015 and the state capital region improvement of power system (SCRIPS) scheme in August, 2015  
(a) Assam (b) Odisha  
(c) Andhra Pradesh (d) Bihar
57. Microsoft is working with which of the following states for Low cost net connectivity.  
(a) Andhra Pradesh (b) Orissa  
(c) Madhya Pradesh (d) Telangana
58. Which of the following bank has launched First contactless multi-currency forex cards in partnership with Visa -the payments gateway company in August, 2015.  
(a) HDFC (b) Yes Bank  
(c) Axis Bank (d) Kotak Mahindra
59. Finance minister Arun Jaitley on 14th August, 2015, launched a seven pronged plan to revamp functioning of public sector banks. Name the plan-  
(a) Indradhanush (b) Indra Vikash  
(c) Indraprabha (d) IndraJiwa
60. With which among the following countries India has signed a Memorandum of Understanding (MoU) to tackle the menace of fake Indian currency notes (FICN) smuggling in August, 2015.  
(a) China (b) Russia  
(c) U.S (d) Bangladesh
61. Which of the following property portal has acquired HomeBuy360 (HB360), a cloud-based sales life cycle management platform that connects developers, agents and buyers?  
(a) Housing.com  
(b) Indian Real Estate Forum (IREF)  
(c) Snap Deal Real State  
(d) property portal watch.com
62. Which of the following states on 16th, August, 2015 has approved Fisheries Policy, 2015, with an objective to increase the productivity and production of fish from island, brackishwater and marine resources  
(a) Telangana (b) Odisha  
(c) Andhra Pradesh (d) Mumbai
63. Which of the following countries is the third largest trading partner of India?  
(a) China (b) United States  
(c) UAE (d) Russia
64. Who among the following personalities has been appointed as MD and CEO of IDBI Bank, in August, 2015?  
(a) R.M.Lalla (b) S.L. Bansal  
(c) Kishor Piraji Kharat (d) Nupur Mitra
65. Which of the following web search engine has launched a Wi-Fi router in August, 2015?  
(a) Soso.com (b) Bing  
(c) Google Inc. (d) Yahoo!
66. Name the first dedicated portal for the benefit of students seeking educational loans that was launched in August, 2015 by the Union Government:  
(a) "Vidya Dhana" (b) "Vidya Vikash"  
(c) "Vidya Lakshmi" (d) "Vidya Virdhi"

67. Stepping up its fight against black money generation, the government of India has signed an agreement with one of the following archipelago in the Indian Ocean for exchange of information on taxes. Name the country-
- (a) Seychelles (b) Mauritius  
(c) Madagascar (d) Mayotte
68. Name the company that has been topped in the list of world's 100 most innovative companies by Forbes, 2015
- (a) Hindustan Unilever  
(b) Tesla Motors  
(c) Arm Holdings  
(d) Tata Consultancy Services (TCS)
69. With which of the following countries Pakistan has signed a landmark defence deal that includes the sale of four Mi-35 'Hind E' attack helicopters to Pakistan?
- (a) United Kingdom (b) Germany  
(c) China (d) Russia
70. Name the country to become the first to receive funds from UN for solar home system in 2015
- (a) India (b) Myanmar  
(c) Bangladesh (d) China
71. Name the India's biggest oil refining and marketing company:
- (a) ONGC (b) IOCL  
(c) BRPL (d) Bharat Petroleum
72. The Rajasthan government on 21st August, 2015, entered into an agreement with one of the following companies to modernise the public distribution system (PDS) by providing multi-brand consumer goods at competitive prices to public through fair price shops. Identify the company-
- (a) Reliance group of Industries  
(b) Mather Dairy  
(c) Future Consumer Enterprise Ltd. (FCEL)  
(d) Tata Group
73. Chief Minister Vasundhara Raje launched to a new programme to modernise the public distribution system (PDS) by providing multi-brand consumer goods at competitive prices to public through fair price shops. The name of the programme is-
- (a) Annapurna Bhandar Yojana  
(b) Lakshmi Bhandar Yojna  
(c) Lakshmi Annapurna Yojna  
(d) Kalyani Bhandar Yojna
74. Name the head of committee of RBI which recommends conversion of Urban Cooperative Banks (UCB) into regular banks:
- (a) R Gandhi (b) Urjit Patel  
(c) Rajat Saxena (d) Y. V. Reddy
75. Name of the committee which recommends minimum alternate tax (MAT) relief to FIIs:
- (a) Raghvan Committee  
(b) Abhijit Sinha Committee  
(c) Vijay Kelkar Committee  
(d) A P Shah Committee
76. Name the chairman of the Insurance Regulatory and Development Authority of India (IRDAI) who asked insurance companies to distribute easy to understand and easily claimed products in August, 2015:
- (a) T. S. Shesan (b) T.S. Vijayan  
(c) K Vijay Kumar (d) Noriman
77. Prime Minister Narendra Modi on 21st August, 2015, inaugurated the summit, Forum for India-Pacific Islands Cooperation (FIPIC). The summit was held at-
- (a) Jaipur (b) Raipur  
(c) Ahmadabad (d) Hyderabad
78. Name the Bank that has been opened On 23 August 2015 by the Finance minister Arun Jaitley in Kolkata?
- (a) Dena Bank (b) Mudra Bank  
(c) Bandhan Bank (d) None of the above
79. In August 2015, the Defence research organization DRDO signed an agreement with which firm to manufacture and market in the country and abroad some herbal supplements and food products developed by it?
- (a) Reliance group of Industries  
(b) Ramdev's Patanjali Ayurveda Ltd.  
(c) Future Consumer Enterprise Ltd. (FCEL)  
(d) Dr. Reddy's pharma limited
80. To strengthen security on trains, Indian Railways is expediting the process of installing CCTV surveillance cameras in 20,000 coaches at a cost of Rs 700 crore. Which will be derived from:
- (a) Nirbhaya Fund (b) Public account fund  
(c) Railway Budget (d) World Bank's fund
81. Google (Search engine giant) has entered into a memorandum of understanding (MOU) with which of the following States to promote digital literacy in the state?
- (a) Delhi Govt. (b) Haryana Govt.  
(c) Telangana Govt. (d) Karnataka Govt.



82. Who among the following is the Chairman of Pension Fund Regulatory and Development Authority?  
(a) Hemant Contractor (b) Yogesh Agarwal  
(c) B.S.Bhandari (d) Anup Wadhawan
83. Prime Minister Narendra Modi has launched the 'Digital India Week' in the national capital on 1 July, 2015. Which among the following will be the nodal agency to implement the programme?  
(a) Department of Electronics and Information Technology  
(b) Department of Telecommunication  
(c) Home Ministry  
(d) Ministry of Communications and IT
84. E-commerce major Flipkart the only Indian brand has been ranked at which of the following position among top book sellers of the world, according to a survey report of Top 40 Global Bookstore Mind Share (BMS Index)?  
(a) First (b) Second  
(c) Fifth (d) Tenth
85. According to the recent survey, Sunil Mittal-led Bharti Airtel has come at which of the following position among the world's largest mobile operator in terms of number of subscribers  
(a) First (b) Third  
(c) Seventh (d) Tenth
86. BHEL has recently executed the 500 MW, oil-fired Kosti thermal power project on an engineering, procurement and construction basis in which of the following countries?  
(a) Egypt (b) DR Congo  
(c) South Sudan (d) Sudan
87. Who among the following has joined as CEO of Anil Ambani-led Reliance Group of Oil & Gas Business?  
(a) Ambarish Srivastava (b) Suresh Joshi  
(c) Narsinh Mehta (d) Ashok Kumar Balyan
88. Which Indian gold jewelry entity recently acquired the world's largest precious metals refining company Valcambi?  
(a) Malabar Gold and Diamonds  
(b) Senco Gold Jewellers  
(c) Rajesh Exports Limited  
(d) Tribhovandas Bhimji Zaveri
89. Which city in India has the youngest startup ecosystem in the world, according to a survey of the top 20 global startup ecosystems?  
(a) Mumbai (b) Bengaluru  
(c) New Delhi (d) Gujarat
90. The Competition Commission of India (CCI) has imposed a penalty of Rs 420 crore on a leading automobile manufacturer for unfair trade practices. Name the automobile manufacturer.  
(a) Hyundai Motors  
(b) Mahindra & Mahindra Ltd  
(c) Tata Motors Limited  
(d) Hero MotoCorp Ltd
91. Which private sector lender bank of India has completed the acquisition of the diamond and jewelry financing business of Britain's largest public bank Royal Bank of Scotland (RBS)?  
(a) Axis Bank (b) ICICI Bank  
(c) IndusInd Bank (d) YES Bank
92. Who among the following has been appointed the new chairman of Telecom Regulatory Authority of India (TRAI)?  
(a) Ramesh Chandra Jha  
(b) Naresh Mehta  
(c) R.S Sharma  
(d) Shail Chaturvedi
93. At which of the following places, Prime Minister Narendra Modi launched the Deen Dayal Upadhyaya Gram Jyoti Yojana (DDUGJY) on 25th July, 2015?  
(a) Raipur (b) Patna  
(c) New Delhi (d) Ranchi
94. M1-S and M2-S, two new-generation satellites of BeiDou Navigation Satellite System successfully launched on July 25, 2015. BeiDou is the Navigation Satellite System of which among the following countries?  
(a) China  
(b) Russia  
(c) United States of America  
(d) France
95. Recently, the panel constituted by central government to examine the matter relating to levy of MAT on FII's prior to April 2015 has submitted its report to finance ministry. The panel was headed by which among the following?  
(a) Girish Ahuja (b) Ashok Lahiri  
(c) A. P Shah (d) K M Chandrasekhar
96. Who among the following has been appointed as the new Managing Director & Chief Executive Officer of Catholic Syrian Bank?  
(a) Vinod Khurana (b) Anand Krishnamurthy  
(c) P J Nayak (d) Rakesh Bhatia

97. Which among the following Global online retail companies of US has recently achieved landmark achievement in market capitalization, in which it's market capitalization gone past to retail giant Walmart?  
(a) eBay (b) ebay  
(c) Amazon (d) Kroger
98. Which among the following Public sector undertakings has bagged the Dun & Bradstreet's 'India's Top PSUs Awards 2015'?  
(a) Bharat Coking Coal Limited  
(b) Air India Charters Limited  
(c) Bharat Electronics Ltd  
(d) Bharat Petroleum Corporation Limited
99. With which among the following states IRCTC has signed a MoU to promote tourism in the state in July, 2015?  
(a) Goa (b) Himachal Pradesh  
(c) Uttrakhand (d) Kerala
100. Name the currency in which first loan to be issued by the New Development Bank (NDB) of the five-nation BRICS?  
(a) Chinese Yuan Renminbi  
(b) Brazilian real  
(c) Russian Ruble  
(d) Indian Rupee

### Answer Keys

1	c	2	d	3	d	4	b	5	d	6	b	7	a	8	b	9	a	10	c
11	a	12	d	13	c	14	b	15	a	16	a	17	a	18	b	19	d	20	a
21	a	22	b	23	d	24	a	25	b	26	c	27	a	28	b	29	c	30	a
31	d	32	a	33	b	34	b	35	b	36	c	37	a	38	b	39	b	40	a
41	a	42	a	43	b	44	c	45	c	46	d	47	c	48	a	49	d	50	a
51	b	52	d	53	c	54	a	55	a	56	b	57	a	58	c	59	a	60	d
61	a	62	b	63	c	64	c	65	c	66	c	67	a	68	b	69	d	70	c
71	b	72	c	73	a	74	a	75	d	76	b	77	a	78	c	79	b	80	a
81	b	82	a	83	d	84	b	85	b	86	d	87	d	88	c	89	b	90	a
91	c	92	c	93	b	94	a	95	c	96	b	97	c	98	d	99	c	100	a